

THE

AMERICAN PENMAN

OCTOBER, 1914



The
A. D. PALMER CO.

30 IRVING PLACE

PUBLISHERS

NEW YORK.

BOOK OF THE HOUR

==== PUBLISHED THIS MONTH ====

"Industrial-Commercial Geography of the United States"

By L. C. Rusmiser, Principal of High School of Commerce, Omaha, Nebraska

Designed for classes in Business Schools, and for Commercial Departments of High Schools and especially adapted for use by all who study or teach the subject according to the Topical or Laboratory methods.

ONE HUNDRED AND THIRTY-FIVE ILLUSTRATIONS

Subjects Treated

The Evolution of the Railway.	Portland Cement and Concrete Construction.
The Evolution of the Steamboat.	The History and Manufacture of Paper.
The Commerce of Our Inland Seas.	Printing and Allied Industries.
Four Great Canals.	Dairy Products.
Watering the Waste Places.	A Trip Through Packing Town.
The Farming Industry.	The Leather Industry and Shoe Manufacture.
The Corn Crop.	The Salmon Canning Industry.
The Wheat Industry.	Iron and Steel.
Rice, the Royal Cereal.	The Coal Supply.
The Grain Market.	Petroleum and Its Products.
The Production and Manufacture of Sugar, Coffee, Tea and Cocoa.	Gold—From Mine to Mint.
"Cotton is King."	A Model Copper Mine.
Sheep and Wool.	Pottery and Clay Working Industries.
Silk—"The Gold of Textiles."	Conservation.
The Lumber Industry.	
Furniture from Forest to Fireside.	

Complete index of names, subordinated subjects and reference books for research

Write to our nearest office for further information

The A. N. PALMER COMPANY

NEW YORK
30 Irving Place

BOSTON
120 Boylston Street

CHICAGO
32 S. Wabash Ave.

CEDAR RAPIDS, IOWA
Palmer Building

Results Not Claims

Another Triumph for Isaac Pitman Shorthand

At the International Shorthand Speed Contest, Atlantic City, N. J., August 26, 1914, under the auspices of the National Shorthand Reporters' Association, Mr. Nathan Behrin, an Isaac Pitman writer, won the Gold Medal—the highest award—in the 280-word per minute test, with 98.6 per cent. of accuracy. In the three tests of 280, 220, and 200 words, Mr. Behrin's average percentage of accuracy was 97.70 per cent., a record that has never been equaled.

None but Pitmanic shorthand writers qualified in the above tests.

This record again establishes the unquestionable superiority of the

ISAAC PITMAN SHORTHAND

Write for Particulars of a Free Correspondence Course for Teachers and a copy of "Which System?"

ISAAC PITMAN & SONS, 2 WEST FORTY-FIFTH ST., NEW YORK

Publishers of "Course in Isaac Pitman Shorthand," \$1.50, and "Practical Course in Touch Typewriting," 50c. Adopted by the New York Board of Education, Columbia University, and other leading educational institutions.

MORE WORLD'S RECORDS

By

"BALANCED HAND" TYPISTS

At the New England Business Exhibition, Boston, 2d April, more World's Records for Speed and Accuracy were broken by students of CHARLES E. SMITH'S

PRACTICAL COURSE IN TOUCH TYPEWRITING

Miss Bessie Friedman broke the World's Amateur Record by writing 127 words net a minute for half an hour.

Miss Margaret B. Owen, the World's Champion Typist, won first prize and the Professional Championship, writing 124 words net a minute for one hour.

Miss Sarah Rosenberg broke the World's Accuracy Record, by writing 85 words net a minute for fifteen minutes, and for twenty-seven minutes without a single error, an Accuracy Record which has never been equaled. For thirty minutes she wrote with but one error.

All three champions are Balanced Hand Typists. Both Miss Friedman and Miss Rosenberg learned touch typewriting from "A PRACTICAL COURSE." Miss Owen recommends it as "the best typewriting text-book for those who wish to become rapid, accurate touch typists."

Judged by results—the only true test—this is easily the most successful typewriter text-book published.

Stiff paper covers, 50c; Cloth, 75c. Teacher's Examination Copy, postpaid, 34c and 50c, respectively. Mention School

Adopted by the New York, Boston and Baltimore High Schools

LESS TEACHING—MORE TRAINING.

THE
**Phonographic
Amanuensis.**

A Presentation of Pitman Phonography,
More Especially Adapted to the Use of
Business and Other Schools Devoted to the
Instruction and Training of Shorthand
Amanuenses.

By
JEROME B. HOWARD.

With a Prefatory Note by
BENN PITMAN.

Cloth. 12mo. 216 pages. \$1.

*A single copy will be sent postpaid to any teacher
of shorthand or school officer for forty cents.*

Published by
THE PHONOGRAPHIC INSTITUTE COMPANY,
CINCINNATI, OHIO.

BENN PITMAN, *Founder.*
JEROME B. HOWARD, *President.*

**Bliss Bookkeeping
AND
Office Practice**

Revised Edition

Pupils Learn to DO by DOING

Since all transactions are performed over the
counter all confusion is avoided, and a splendid
Office Practice Department is afforded. The teacher
has an accurate check on all work.

Each of the seven offices is equipped with a dif-
ferent set of large books, including Special Column
Books, Loose Leaf Books, Card Ledger, etc., with
all of which the student must become familiar.

By a system of promotion the student goes from
one office to another, finishing in the bank.

Business men to-day demand the experienced ac-
countant.

The BLISS SYSTEM affords the experience.
Splendid chapter on Civil Service.
New Corporation Set.

SCIENTIFIC TOUCH TYPEWRITING
The Method That Brings Results

The F. H. Bliss Pub. Co.
SAGINAW - - - MICHIGAN

**The Metropolitan Series
—of Commercial Texts—**

FOR STENO- GRAPHIC DE- PARTMENT	FOR COMMER- CIAL DEPART- MENT
---------------------------------------	-------------------------------------

Munson Shorthand Typewriting by the Touch Method	Theory of Bookkeep- ing and Blank Books
Practical Grammar and Exercise Pad	Coml. Arithmetic
Business Speller	Business Law
Spelling Blank	Letter Writing and Exercise Pad
Steno. Office Practice	Business Writing
Munson Steno. Note Book	Business Speller
	Miscellaneous Sup- plies

You are interested in improving your courses. At
least one of the above texts should interest you. We
are selling a strong text for each subject, and aim
to meet the requirements of the best schools. If you
do not teach Munson shorthand, give us an oppor-
tunity to point out its advantages.

CORRESPONDENCE SOLICITED

Metropolitan Text Book Co.
505, 37 South Wabash Avenue, Chicago, Ill.

Esterbrook
Radio
Pens
26
styles

Triple Silver Plated—
a distinctive Esterbrook in-
novation that makes smooth-
er, easier writing and prolongs
the life of the pens. Non-
corrosive and always retain
their brilliance.

Packed in handsome leath-
erette gold-embellished cases,
in keeping with the superfine
quality of the pens.

Send 10c. for useful metal box contain-
ing 12 of our most popular
pens, including the famous Falcon 046.

Esterbrook Pen Mfg. Co.
New York Camden, N. J.



Entered as second class matter, October 8, 1912, at the post office at New York, N. Y., under the Act of Congress of March 3, 1879.

THIRTY-FIRST YEAR. VOL. 32. NEW YORK, OCTOBER, 1914. Copyright, 1914 By the A. N. Palmer Co. NUMBER TWO



A Monthly Journal Devoted to the Interests of Penmanship and Business Education
Issued twelve times a year

Published at New York by THE A. N. PALMER CO.
A. N. Palmer, President. S. W. Palmer, Vice-President.
F. F. Von Court, Secretary. G. C. Gilfillan, Treasurer.

A. N. PALMER..... Editor

Subscription Price

One year (twelve numbers).....	\$1.00
In Canada	1.10
One year (twelve numbers) with a copy of Palmer's Penmanship Budget.....	1.50
In Canada	1.60

Shall Stenographers Have the "Right" to Edit Dictation?

At the recent August convention of the National Shorthand Reporters' Association in Atlantic City, prominent delegates, in the open discussion, declared that it had come to be the proper business of stenographers who specialize in reporting speeches at conventions and other gatherings, to "edit" the speeches so they will read better than the actual words delivered by the speaker. In short, it was said the business of the stenographer was to set down what the speaker *intended to say*, and not necessarily what he actually did say.

It is well known that the humbler division of stenographers—those who take dictation from mere plain spoken employers, do, more or less, set down what the dictator intended to say, and leave out what he actually did say. But, as everyone knows, the stenographer who edits the letters of employers must have great tact, as well as superior knowledge of the English language. It is dangerous for any stenographer to openly assert his or her *right* to edit dictation. It is well enough for an editor to "correct" copy, even typewritten copy, because usually the editor is in a superior position.

After all, there is no need for any formal rule governing the matter. Each case must be decided on its own merits and evidence. Some stenographers will always be allowed to edit dictation, and will be requested to do so; others will be forbidden to change any word.

In any case, ability without tact is insufficient to forward the best interests of the stenographer.

Bad Penmen in New York Department Stores Sharply Lectured

The following very pertinent paragraph was printed in the *New York Times*, in the regular departmental column head, "In the Business World":

"The general manager of one of the big stores told a

TIMES reporter yesterday that he had instituted a plan that was helping to eliminate bad writing among employees. When errors or delays occur in getting out orders through inability to read the order slips, he summons all clerks who have been careless in that respect to the assembly room at the close of each day. There all badly or incorrectly written checks are flashed by a stereopticon upon a large screen, and the employees are told, in each instance, how much the mistake had cost the store and what steps had been necessary to rectify the trouble. As all the checks are numbered, each clerk knows when his careless work is being made the subject of the illustrated lecture."

This is surely one effective way to startle bad penmen into a realization of the money loss suffered by employers through bad penmanship by employees.

How Many Circulars Can a Girl Mail in One Day?

The Trow Directory Company, of New York, is the organization which compiles and publishes the city directory of the Metropolis. Admittedly, it must be a well-systematized organization. As a matter of fact, it undertakes, in addition to the publication of the directory and other books, the addressing, folding, wrapping and mailing of vast quantities of advertising circulars and pamphlets for business concerns and political parties.

The *PENMAN* desired to get authoritative statistics bearing on the average day's work of employees engaged in sending out quantities of literature for business concerns. All business colleges are naturally interested in this subject, because a large number of business college graduates are required at times to assist in addressing, folding, wrapping and mailing circular literature.

The assistant manager of the mailing department of the Trow Directory Company, in an interview with a member of the *PENMAN* staff, made the following statements about the work of employees in the Trow concern:

"The addressing of envelopes is nearly all done by men. An average writer, being paid \$1.50 a day, is expected to address 1,000 envelopes, 3 and 4 lines mixed. If all addresses are 3 lines, he is expected to do 1,500.

"An average girl will fold (3 folds) 6,000 circulars or sheets of average circular size to be inserted in letter envelope, in one day; wages \$1.50 a day.

"An average girl, at \$1.50 per day, will insert 9,000 (1 insert) a day; 2 inserts, 7,500; 3 inserts, 7,000.

"An average girl, at \$1.50 per day, will seal and stamp 10,000 letters a day. Stamping alone will do 18,000.

"An average girl will wrap (2 folds) and paste 3,000 newspapers a day, for \$1.50.

"Many girls do twice as much as the above averages. One girl at Trow's had a record of 40,000 circulars folded (3 folds) in one day. Some of these girls fold faster than the folding machines."

We believe these figures should be preserved by proprietors of schools and used for comparisons. Of course, the average student of a business college, or the average clerk in a small establishment, would not be able to accomplish as much as a specially trained employee of the Trow company. Nevertheless, the figures are valuable to employers and teachers.



Business Writing



By W. R. Stolte, Meriden, Conn.

SECOND ARTICLE IN A COURSE OF SEVEN MONTHLY INSTALLMENTS



DRILL 21

After making two or three pages of the word "mum" in the preceding exercises (last month), make several pages with five on a line, making the word smaller, however. Next take up the word "nun."

DRILL 22

This is rather a hard word. Do not expect to get it well for some time. It is given for the purpose of developing the ability to write words containing more than three letters. We must

develop this ability gradually so do not be disappointed if you should find it impossible to write the word easily.

DRILL 23

To make Drill 23 make four lines of the small letter "m," three groups on a line. Now turn your paper and write between the lines the "i-u-i" exercise. The value of Drill 23 is that it develops uniformity in spacing and will correct any weakness in the under motion.

DRILL 24

Notice the similarity of small letter "w" to small letters

"i" and "u," the only difference being that we have a little retrace at the top and that the second under motion is not so wide as the first. Practice that little retrace exercise. You will observe that we used the same under motion in connecting small letter "w" that we did in small letter "o." Make the "w" first in groups of one, then two, and then three. The "i-u-w" exercise is good to develop uniformity in spacing—uniformity in the downward strokes and a development of the under motion.

DRILL 25

Make several pages of small letter "w" and word "wow." This is an easy word, having all under motions in its make-up.

DRILL 26

We are now making our movements using over motions with under motions, as in the word "now" and "won," one being the reverse of the other. The same with the words "win" and "mow."

DRILL 27

This is a reverse oval. Practice it until you can make it easily and with movement. Do not neglect your reverse-oval practice, for we use the reverse oval a great deal more than we do the direct.

COPY No. 21

mum mum mum mum mum
mum mum mum mum mum
nun nun nun nun nun nun
nun nun nun nun nun nun

COPY No. 22

minimum minimum minimum

COPY No. 23

mum mun mun mun mun mun mun mun
mum mun mun mun mun mun mun mun
mum mun mun mun mun mun mun mun
mum mun mun mun mun mun mun mun

DRILL 28

If you have mastered the reverse oval you will have no trouble with this exercise. Gradually blend the reverse oval into loops, making them in groups of four coming directly to the base line for a finish and stopping. Do not let your pen leave the paper while in motion in this exercise. Gradually reduce the number of loops until you make only a loop and a downward stroke. This is a capital stem and it is used in the making of F, H, K, M, N, Q, U, V, W, X, Y, Z. Its importance then will be readily understood. We use the same movement in making the next line as we did in the making of the small letter "m," principally over motion. Practice this diminishing exercise until the application is free and easy. Two styles of capital M are given. The first one having two loops, the second having but one loop. Capital M is nothing more than three over motions. The finishing stroke is curved below the line in the same manner as the finishing stroke in capital A. The count for capital M is one, two, three, four. Your greatest error will be to make them too wide, and in getting the finishing stroke you will very likely get an angle instead of the third over motion. Watch this carefully.

DRILL 29

Capital N is practically the same as capital M, with the exception that we have one less over motion in the third line. Practice making first M and then N. This develops precision.

DRILL 30

Review Drill 9 before attempting this drill. You will notice that the small letter "a" is nothing more than a capital A reduced. Practice this diminishing exercise until you observe the amount of over motion used in closing and rounding out this small letter.

DRILL 31

Small letter "a" should be made in groups of five, four groups on a line. The downward stroke in small letter "a"

is a small letter "i" and the same check should be used in making it. This insures uniformity in spacing and an easy over motion, which is very necessary, because unless it is used the letter will assume a form which is easily confused with the small letter "o."

DRILL 32

Review the capitals "M" and "N," small letter "a," small letter "o" and small letters "m" and "n" before attempting the words Maine and Naomi. Use a continuous movement while writing one word. Do not stop between capital M and the "a," also between N and "a." Let your pen swing in the air as you did in making the oval. Make no less than five pages.

DRILL 33

Small letter "l" is made with a direct oval application. The principal thing to observe is the curve on the beginning stroke. It is exactly the same as the curve on the right side of the direct oval. Retrace the oval five times and on the count of six slide away, making a loop. Make several lines of this exercise. Notice whether or not the downward stroke or the back of the "l" which we made is as straight as those in the copy. "l" to be distinguished from a loop should have nearly a straight back. This straight back is secured by gradually retarding the movement on the down stroke. This, as in the case of small letter "a" and small letter "i," will tend to produce regularity in spacing. The word "lull" is an excellent movement exercise.

DRILL 34

Small letter "e" is the small letter "l" reduced, and the same things which apply to the small letter "l" will apply to this letter. The words "line," "lime" and "linen" are given that you may have the practice of the small letter "e" and a review of the small letter "l." Do not be satisfied with a few pages of these exercises.

COPY No. 24

*www www www www www www
iww iww iww iww iww iww iww*

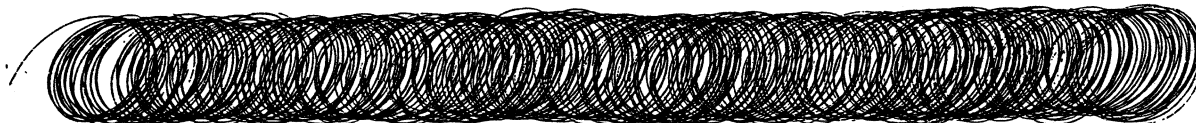
COPY No. 25

*www www www www www
www www www www www
wow wow wow wow wow wow*

COPY No. 26

*now now now now won won won won
win win win win now now now*

COPY No. 27



The American Penman.

DRILL 35

Small letter "d" is composed of two letters, the small letter "a" and "l." By combining the two we have an over-motion start like "a" and a finishing part like "l." This produces a small letter "d." Be sure you touch the base line with your connecting stroke every time, for if you do not the "d" will not be closed and will present an appearance of "cl" or more likely "el." Make "d" first in groups of one, then two, then four, using the words add, added as an application of the letter and a review of the small letter "e."

DRILL 36

Review Drill 27. Small letter "g" is very similar to small letter "a," excepting that the downward stroke is extended into a loop. This is the most difficult part of the letter and the application of the reverse oval is necessary. Practice first the "g," two over motions and another "g," as shown in the exercise. This over motion will give you a nice round top for the letter. Final "g" is finished with a straight line exactly as a figure nine. Next practice "g" in groups of four, using light, easy, rolling, reverse movement. The word "gong" is an excellent exercise. Be careful in making the small letter "n" in this word, being sure to touch the base line before beginning final "g" if you do not the letter is very likely to present an open appearance and may be confused with "ej."

DRILL 37

Begin the practice of this letter by making the over-motion exercise similar to the small letter "n." The first stroke of small letter "r" is the same as the first stroke in "n" or "m." The second stroke, however, is a straight one. In fact, it is the only straight upward stroke that we have in the entire alphabet. The third stroke is a little retrace tick and is made exactly in the same way as the one we learned when we made small letter "w." Make small letter "r" in groups of one, then groups of two, then finally in groups of three and four. The words "rig" and "rigger" give us a review of the small letter "g" and an excellent practice of the letter "r." The retrace on small letter "r" should be one-fourth space higher than the rest of the letters.

DRILL 38

Small letter "b" is made up of "l" and the final part of "w." The retrace is very important. The upward curve on the first stroke is also very important, because it determines, in a way, the slant and straightness of the downward stroke which is the back of the letter. The under motion developed from a perfect retrace will give the beginning curve. "Bobbin" should be written with an easy motion. The word "brow" gives us a review of the "r" and "w" and serves as an excellent development and application of the small letter "b."

COPY No. 28

Handwritten practice for Copy No. 28, showing cursive letters 'd', 'g', and 'm' in various groupings and repetitions.

COPY No. 29

Handwritten practice for Copy No. 29, showing cursive letters 'n' and 'm' in various groupings and repetitions.

COPY No. 30

Handwritten practice for Copy No. 30, showing cursive letters 'a' and 'd' in various groupings and repetitions.

COPY No. 31

Handwritten practice for Copy No. 31, showing cursive letters 'a' and 'd' in various groupings and repetitions.

COPY No. 32

Handwritten practice for Copy No. 32, showing cursive words "Maine" and "Naomi" repeated in various groupings.

DRILL 39

Small letter "v" is very similar to small letter "r" and is developed in the same manner, excepting that we use an under motion on the base line. The under connecting motion, which is developed from a perfect retrace, will give us, providing we are using an easy, rolling, muscular movement, a round top. Practice the letter in groups of four, five groups on a line.

DRILL 40

Review Drills 33, 34, 35, 37 and 39 before attempting the words "vine," "lever" and "drove." In writing the word "drove" be careful that you touch the base line with the downward stroke before the swing for the over motion on "r." If you get this stroke right, the rest of the letters will follow easily.

DRILL 41

Review the "l." The beginning stroke of small letter "h" is the same as small letter "l." We stop the downward stroke on the base line. Make several lines of this. Remember that if your beginning stroke is correct, the downward stroke will be also. The final part of "h" is an over-under motion, like the one in small letter "n" or "m." The downward strokes should be parallel, and, if they are not, review your beginning

stroke, because in most cases that is the fault. Make the letter first in groups of one, then two, then three, using a count of 1-2, 3-4, 5-6. Make no less than six groups on a line. The word "hear" will give you an excellent application of this letter.

DRILL 42

Capital H is started with the same beginning stroke as capital M or N. The beginning stroke is curved. If you have curved this stroke correctly, the second downward stroke, which comes to the base line, will be right. Next comes the second part. The second part is curved. Practice securing this curve by using a direct oval, as indicated by the little arrows. Let your movement swing from this oval over and downward to the base line, stopping, then swing around with an over-under motion. The count for this is 1-2, 1-2-3-4, 5-6. To make capital H without the oval, make the capital stem, stopping on the base line. Then let your pen swing under and over, as you did when you developed capital A, letting it strike on the downward stroke with the pen in motion and stopping on the base line, finishing with an over-under motion. The count for capital H is 1-2, 3-4. A speed of thirty-five per minute is sufficient. Do not lift your pen while writing the word "Homer"; that is, connect the H and "o" with an easy under-over motion.

COPY No. 33

O l Oll ll lll llll lllll
lllll lllll lllll lllll lllll
lllll lllll lllll lllll lllll
lull lull lull lull lull lull lull

COPY No. 34

lllllee llllee llllee llllee
eeee eeeee eeeee eeeee
line line lime lime linen linen

COPY No. 35

a l d dd dd dd dd dd dd dd
dddd dddd dddd dddd
'add added add added add

COPY No. 36

g g g g g g g g g g
g g g g g g g g g g
gong gong gong gong gong gong

The American Penman.

Mr. Stolte—Concluded

Copy No. 37

mmm n n n n n n n n n n n n n n n n
 n n n n n n n n n n n n n n n n
 rig rig rig rig rig rigger rigger

Copy No. 38

l ll llw l b b b b b b b b b b b b b b
 b b b b b b b b b b b b b b b b b b b
 bobbin bobbin bobbin bobbin be
 brow brow brow brow brow brow

Copy No. 39

mmm m m m m m m m m m m m m m m
 v v v v v v v v v v v v v v v v v v v
 v v v v v v v v v v v v v v v v v v v

Copy No. 40

vine vine vine vine vine vine
 lever lever lever lever lever lever
 drove drove drove drove drove

Copy No. 41

l l l l m m m m m m m m m m m m m m
 h h h h h h h h h h h h h h h h h h
 h h h h h h h h h h h h h h h h h h
 hear hear hear hear hear hear

Copy No. 42

o o o o o o o o o o o o o o o o o o o
 o o o o o o o o o o o o o o o o o o o
 o o o o o o o o o o o o o o o o o o o
 Homer Homer Homer Homer Homer

Business English

By Josephine Turck Baker
Editor of "Correct English" Magazine, Evanston, Ill.
Author of "The Correct Word"
and other text books

Correct Business Letter Writing, The Conclusion of the Letter



THE conclusion of a letter consists of the complimentary close and the signature.

A Complimentary Close

The complimentary close consists of expressions of civility, respect, or love, depending upon the relation that exists between the writer of the letter and the person to whom the letter is written. It should begin on a separate line and should be followed by a comma. The initial word should begin with a capital, and it should be placed near the middle of the body of the letter.

Expressions that introduce the complimentary close, such as, "I am," "I remain," "and oblige," etc., should not be placed on the same line, but should form the closing words of the body of the letter.

The following are correct forms to use in the complimentary close:

Yours truly, Yours very truly, Truly yours, Very truly yours;

Yours respectfully, Yours very respectfully, Respectfully yours, Very respectfully yours;

Yours sincerely, Yours very sincerely, Sincerely yours, Very sincerely yours;

Affectionately yours, Lovingly yours, Faithfully yours, Devotedly yours.

The forms in the first line are interchangeably used, and are appropriate for business letters where there is no special intimacy existing between the writer and the recipient of the letter; the forms in the second line are interchangeably used, but are appropriate only when the writer wishes to express respect; the forms in the third line are interchangeably used, and are correct when the relation between the writer and the recipient of the letter is somewhat intimate, less formality being conveyed by these expressions than by those in the first line.

The form "Yours truly," while frequently used, seems less courteous than the longer form, "Yours very truly."

The forms in the last line are used in letters of love and friendship.

Models for Complimentary Close to Business Letters

[Note.—The closing words of the body of the letter are given in order to show the relative position of the complimentary close to the body of the letter.]

Assuring you that we can fill your order promptly, and awaiting your early communication, we are

Very truly yours,

We will send the books at once.

Yours very truly,

Hoping that you have not been inconvenienced by our delay, we are

Yours very truly,

Assuring you that if you decide to engage me, I will give you my best efforts, I am

Very respectfully yours,

I thank you for your kindness in the past, and hope for a continuance of your interest.

Very sincerely yours,

The form of the complimentary close should always harmonize with that of the salutation, the degree of intimacy expressed in the salutation corresponding with that in the complimentary close; thus: a letter beginning, *Dear Sir, Gentlemen, Dear Madam*, requires for its complimentary close, "Yours truly," "Yours very truly," or "Very truly yours," unless the writer wishes to express respect; he should then use, "Yours respectfully," "Yours very respectfully," or "Very respectfully yours." A business letter beginning, "My dear Mr. Black," "My dear Mrs. Black," requires for its complimentary close, "Yours sincerely," "Yours very sincerely," or "Sincerely yours." These three forms are often interchangeably used when the salutation is formal; as, *Dear Sir, Dear Madam*, etc., but it is better to restrict these expressions to letters in which the salutation expresses some degree of intimacy. Again, these forms are also used in friendly letters where there is not sufficient intimacy between the writer and the recipient of the letter to admit of such expressions as, "Affectionately yours," "Lovingly yours," etc.

From a Business Letter by H. L. Darner, Brushton High School, Pittsburgh, Pa.

544 Cora Street,

Wilkinsburg, Pa.,

Sept. 1, 1914.

Mr. A. N. Palmer,

New York City, N. Y.

Dear Mr. Palmer:

Please find inclosed \$1.00 for which please send me the American Penman for one year, beginning with the Sept. number.

Yours very truly,

H. L. Darner.

The American Penman.

By Francis B. Courtney

Supplementary Copies in Sentence Writing

Of all the elements of success none is more essential than self-reliance, - determination to be one's own helper, and not to look to others for support.

Losing your temper may be all right at a picnic - but not in business - business is no picnic.

Some fellows' idea of being busy is trying to do on the last day of the week the things they neglected on the other five.

When a man knows his business he doesn't have to explain to people that he does.

Go at your work each day as though it were your first day in a new job and you had to make good.

Always be on time in keeping an appointment. It gives you a chance to rest up while waiting for the other fellow.

Arithmetic and Rapid Calculation

By H. Winfield Wright, LL.B.

Strayer's Business College
Philadelphia, Pa.

Equation of Accounts - Finding the Correct Due Date



TO find out just when an amount owing me should be paid will be our next subject for discussion.

I have an account with you on my books, consisting of several items, for merchandise which I have delivered to you at intervals during the past two or three months. Now, if you pay some, or all, of these items before they are due, you are the loser. Why? You have deprived yourself of money (of its use) when you handed it to me which you have full right to hold for a while longer, *i. e.*, until it is due.

If you pay some of these items before they fall due, it is perfectly right for me to give you more time on the others. However, if you have paid all of them early, it will be right to reward you in cash by handing you back part of the figure paid. This would compensate you for advancing me money which is your personal property for a few days longer.

But if, on the other hand, you fail to pay some of these items when they mature, or fall due, I am the loser. Why, you ask? Because I am deprived of the use of funds which rightfully belong to me when you fail to hand me the money promptly upon the date of maturity. Now, if you pay some of these items late, or after they fall due, it is right for you to pay me the others early, or before they fall due. However, if you pay all of them late, it will be proper for you to hand me some additional cash to pay me for the use of funds of which you have deprived me. When you paid all the items early I handed you back some cash, or allowed you to deduct the figure from the face of my claim against you. We will call this discount. When you pay all the items late I require you to hand me cash in addition to the face amount. This we will call interest.

There is always a date, therefore, when an account may be settled and the balance paid without loss to either party. The operation, or process, by which such a date is figured is called equating or averaging accounts.

The amount owing is generally the balance of some account which has been complicated by my receiving payments on account. Customers easily fall into the habit of making payments in round numbers, *e. g.*, Brown, on September 12th, bought merchandise at ten days, amounting to \$531.83. On the twenty-second he mailed me a check for \$400 and an order for more goods amounting to, say, \$400.

Why did he pay in this manner?

(1) To cut down the size of an item which is now due and bearing interest. We must bear in mind that when a term of credit expires the figure owing and due at that very moment begins to bear interest. Why? Because the amount is now due. It belongs to me. It has become a part of my personal property. If you keep it for, say, three days longer, should you not, in all fairness, pay me for the use of this money—my money? Of course, we will call this rental for the use of my property, interest. Brown, then, has made this payment to save interest. In this case the term of credit expires on September 22nd. The whole amount, \$531.83, instantly begins to bear interest. As Brown has paid \$400, the balance, \$131.83, alone continues to earn and accumulate interest.

(2) Brown knows that unless some payment is made I will

hold up his order and delay shipment of the goods until I have received some money. He is aware that I have given him a credit limit beyond which I would be loath to go. What does this mean? When the first order is received from a customer the goods are not sold to him on time or on credit and shipped until my credit man has looked him up in Dun's, Bradstreet's, or in some of the other mercantile agencies' books. The credit man, after looking up the would-be customer's rating and perhaps getting, in addition, a special report upon his financial standing, character, habits, etc., decides what the largest figure we can safely trust him with shall be.

This limit, say, \$600, may be raised or lower at any time in the future. Until this time arrives we will be sure to keep his balance somewhere in the neighborhood of this figure.

Should the new order happen to approach the size of the credit limit, Brown might hand me an interest-bearing note at, say, 30 days, for the balance, \$131.83. Deferring the payment in this manner does not materially alter matters and serves but one really beneficial end, *i. e.*, setting a definite date for the payment of the balance. Why does the note bear interest? Because the amount has fallen due and now belongs to me. I now own that much of Brown's bank balance. If he withholds the money and defers payment by giving me a note, he must make provision in the instrument for paying me something for funds of mine which he has decided to use for a while longer.

Definitions

Let us call accounts having items, either debits or credits, on one side only, Simple Accounts; those having both debits and credits Compound Accounts.

ILLUSTRATION OF A SIMPLE ACCOUNT

JOHN BROWN

Sept. 12	Mdse. (10 days)	.....	\$531.83
22	" (10 " )	.....	400.00
Oct. 3	" (10 " )	.....	450.00
" 12	" (10 " )	.....	500.00

ILLUSTRATION OF A COMPOUND ACCOUNT

JOHN BROWN

Sept. 12	Mdse. (10 days)	.....	\$531.83	Sept. 22	Cash	.....	\$400.00
22	" (10 " )	.....	400.00	" 11	"	.....	500.00
Oct. 2	"	.....	500.00	Oct. 3	" (10 " )	.....	450.00
" 12	" (10 " )	.....	500.00				

Let us call the date upon which payment may be made without loss to either party the Equitable Due Date, the Average Due Date, or the Equated Date.

We will call the assumed date, upon which it is assumed that a settlement has been made, the Focal Date. While any date may be taken for this date (this, the basis of all comparison and computation), it simplifies matters to figure first the due dates of all the credit items and non-interest-bearing notes and then assume that a full settlement was made upon one of these due dates. The one selected becomes the Focal Date. We shall select the latest date all the way through. The latest due date appeals to the average student as a most suitable time to make a final settlement of the account balance. We shall also use the interest method all the way through this subject, as we are primarily interested in determining how much discount we shall allow, or how much interest we shall collect in connection with the balance of the account.

We shall delve further into this subject in our next and endeavor to turn light upon points hitherto shrouded in Stygian darkness as far as the ordinary student is concerned.



Commercial Law

By George Harrison McAdam
New York City
Member New York County Lawyers Ass'n.

The Practice of the Law

ELEVENTH ARTICLE



IN my Commercial Law Series I wrote of legal principles, substantive law. The underlying principles of law, justice, equity, are practically universal and unchanging. From a statement of facts the right and wrong of a matter in dispute can be logically argued to a correct conclusion, and one that will be found to agree with the law laid down in text-books and in decided cases.

In actual practice, of course, it is seldom that a statement of facts is agreed upon. Parties and witnesses differ as to what was said or assented to, or what occurred or did not occur, and a large part of the time of courts is taken

up with the endeavor to sift the false from the true. A great deal of the "uncertainty of the law" is in reality the uncertainty of the facts, to which the law can only be applied after the facts have been determined.

The theory of the law is one thing, the practice quite another.

First Question to Decide Is Jurisdiction

A lawyer having come to the conclusion that his client has a good cause of action, or at any rate, a fighting chance, the first question he has to decide is one of jurisdiction. In what court shall he bring the action? This depends upon a number of things: the residence of the parties, the amount involved, the subject matter.

Consider as an example of the controlling influence of subject matter "dispossess proceedings," which are proceedings instituted by landlords to recover possession of their property, the tenant not having paid his rent, holding over after his term has expired, or conducting an unlawful business on the premises; such proceedings can only be brought in the court of the district wherein the property lies; in other words, in the district of the tenant's residence.

There are also certain personal actions to recover money damages, such as for false imprisonment, for assault and battery, libel and slander, which can only be brought in the higher courts, known as "courts of record."

Actions for injuries received through negligence, however, can be brought in the inferior courts, the amount of possible recovery being limited.

As a rule, actions may be brought in the court of the district within which either of the parties reside. Where a non-resident brings the action he must bring it where the defendant resides. If a resident sues a non-resident service of the summons on such non-resident must be made within the territorial limits of the court's jurisdiction. Thus, if a man residing in New York desires to sue a man residing in Jersey City, the Jerseyman must be served in New York. If served in Jersey City, he could entirely disregard the summons and no judgment could be taken against him.

It is mainly in the practice of the law as distinguished from its theory that the technicalities so vexatious to the layman appear, and it would often seem, appear, to hinder, delay and even defeat justice. The rules of practice are continually changing, new statutes affecting practice are enacted every year in every state, so that it is difficult even for the studious and watchful lawyer to keep track of them.

Serving of Summons

Yet forms and rules are necessary to avoid chaos and to facilitate the orderly hearing of causes between opposing litigants. In what is known as a district court in a city and a justice's court in the country, a summons must be served not less than six nor more than twelve days before the return

day. If the party effecting the service lets the time slip by, perhaps because the defendant is purposely evading service, and the defendant is given only five days, being entitled to six; the service is bad and the action must be begun all over again. This seems like a trivial technicality having no relation to the merits. But the law holds that a defendant is entitled to a reasonable time in which to secure a lawyer and prepare his defense and that all parties must be treated alike and given the same period of time. To give the judge discretion to say what is a reasonable time in each particular case would lead to partiality and favoritism, so the times within which papers must be served are all fixed by statute. Courts and judges are permitted discretion in extending the time to answer, to postpone or adjourn trials, but cannot lessen a minimum of time fixed by statute. Thus, in a justice's court no adjournment can be granted of more than a week unless by consent of both parties, but a number of adjournments may be granted successively.

Complaints, Pleadings and Bills of Particulars

A defendant is entitled to know for what he is being brought into court and the plaintiff to know on what facts or grounds the defendant defends. The statement of the plaintiff's cause of action is called the complaint, and the defendant's statement of facts or reasons for defending, the answer, the two together being called technically the pleadings.

In all but the lowest courts, where causes involving small amounts are litigated, the parties exchange written pleadings from which issues of fact and of law are gathered for determination by juries and courts.

In justices' courts in the country or rural sections and district courts in many of our large cities there may be oral pleadings, a summons only being served, the plaintiff on the return day stating verbally, that is, by word of mouth, what he is suing for, such as "Work, Labor and Services," or "Goods Sold and Delivered"; the defendant in such case, on the return day, immediately answers verbally, usually, "General denial," and as a rule he demands a bill of particulars, which means an itemized statement of plaintiff's cause of action.

Unless a bill of particulars is demanded on the return day, the right to it is lost, but the judge still has discretion to order a bill on a special motion made for such purpose.

Sometimes a bill of particulars may be very important. The writer had a case where the treasurer of a social club was sued by the club for dues alleged to have been collected by him and not accounted for. The treasurer appeared on the return day without any attorney, put in a "general denial," but neglected to demand a bill of particulars. Such bill would have disclosed the names of the members whose dues it was claimed he had received and the dates when they were paid to him. It would be dangerous for him to go to trial without first having this information. The oral complaint simply named a sum total.

Where a verified (that is, sworn to) complaint is served with the summons, the answer must also be verified. But if action is begun by summons and the pleadings are either oral or unverified, the answer need not be verified.

In many cases it is advisable to begin with a verified complaint so as to compel a verified answer. To draw again from personal experience, the writer once began an action against an insurance company by summons only, the amount involved being less than \$200. The complaint was on a policy of life insurance, the insured having died. The attorney for the company pleaded, orally, a general denial, and when asked to stipulate an admission of the incorporation of the company and the issuing of the policy, the defense anticipated (there having been prior negotiations for a settlement), be-

ing misrepresentation as to state of health when insured, refused to admit anything.

If a verified complaint had been served with the summons the insurance company would naturally have admitted its incorporation, its issuing of the policy in question, the payment of premiums, the death of the insured and the identity of the beneficiary with the party bringing the action. Being confronted with a general denial, all these matters had to be formally proved before getting down to the real issue, which was whether or not there had been any false answers given by the insured in his application for insurance.

Subpoenas

Nearly everyone knows what a subpoena is, a writ compelling a witness to appear and testify at the trial. There is another writ not so generally known, called a subpoena *duces tecum*—the “duces tecum” being law Latin for “bring with

you.” In order to prove the formal matters denied in this case a subpoena *duces tecum* was served on officers of the company calling for the production by them of the charter of the company, the premium book, books containing physicians’ reports and various other books. The company’s attorney declared to the court that it would take a two-horse truck to bring to court the books demanded by the subpoena *duces tecum* and offered to admit what the books could prove. This offer was not accepted, whereupon the company settled the claim in full, including costs, without any trial.

I give this as an instance of how technicalities of practice may be met by other technicalities and results arrived at without the merits ever being gone into at all.

I propose in the following series to take up a case as it would be prosecuted in court, from the issuing of the summons, step by step, to the finding of the verdict—in other words, to show by example the practice of the law.



By Joseph Galterio, New York

This illustration gives an idea of a full page in “Bank Note Script” in which all of the rules given in previous lessons have been applied.

The land of Near Do Well
is a mighty big land bounded
by the states of Poverty, Wret-
chedness and Ignomy.

Procastination the oldest
thief in the world, is ruler
and on his throne is embla-
zoned the words
“No Good Writers Here”

Ornate Penmanship

By H. L. Darner

SECOND LESSON

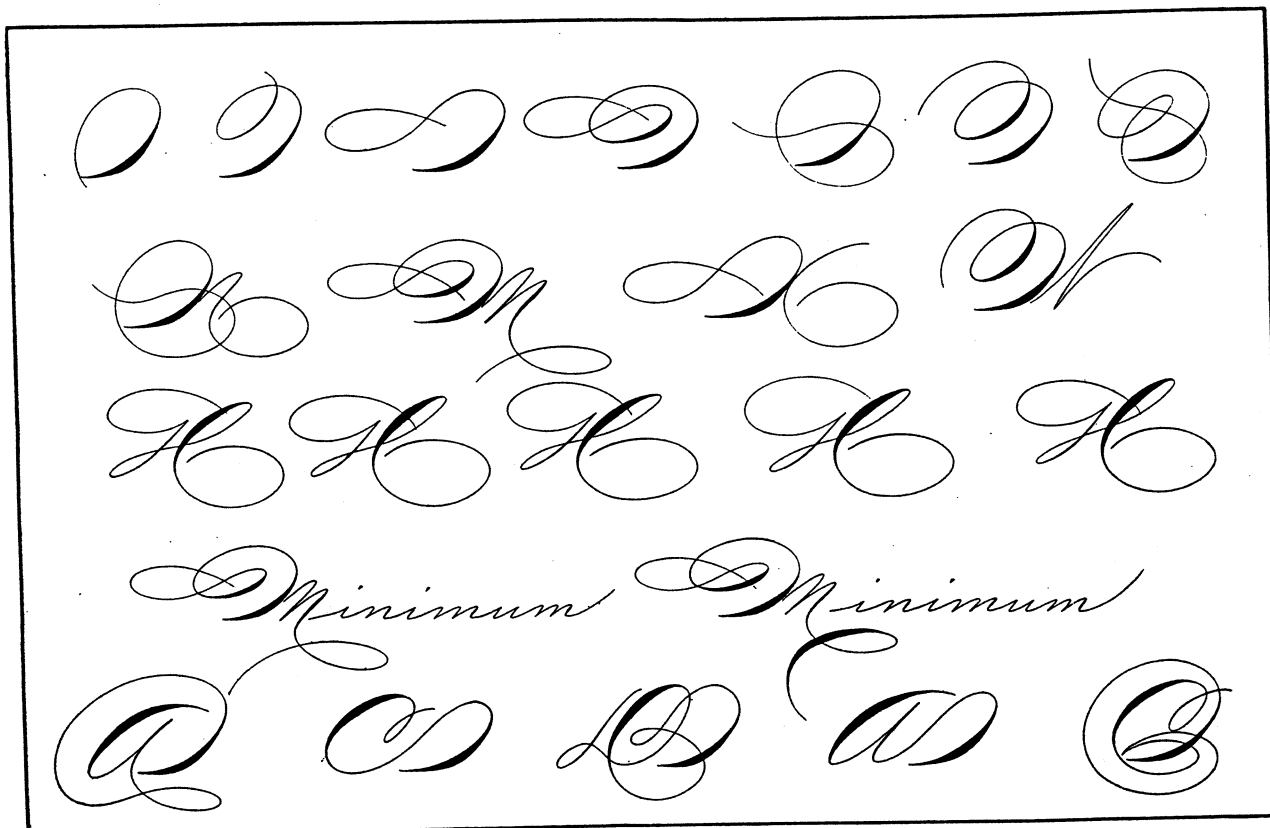


I TRUST that you have completed the first lesson satisfactorily before you begin upon this one. You will find enough work in the first line of this lesson to last you nearly a month. If you do not care to master all of these beginnings I should suggest that you master the first, fourth and fifth. The capital H should properly be classed with

the direct oval letters which appeared in the first lesson, but I did not have room there for them. The capital H takes a similar motion to the capital D. Try to master the last line. You will find some principles here which will help you a great deal in making combinations later on.

If at any time I may be of help to you, please send me some of your work with a self-addressed and stamped envelope inclosed and I shall be glad to do all I can for you.

COPY No. 2



Value of the Country Boy

"The country boy is worth more than the corn crop" was the slogan of several hundred rural leaders who gathered at Ohio State University, beginning August 10th, to hold what they call "Country Life Week." "Country Life Week" is a series of lectures, discussions, and exhibits devoted to a study of present rural conditions and their possible improvement.

Oldest Writing Is 7,500 Years

There are some pictures in caves and bone carving which may be 70,000 years old, but 7,500 years is the present limit of writing. It may be that other discoveries will go far back of this and naturally be much more difficult to cipher. At present the task is exceedingly difficult and meanings often doubtful.—*Philadelphia Inquirer*.

Ornamental Signatures for the Card Writer. By S. E. Bartow

W. A. Lanifer

M. A. Farmer

N. G. Paines

A. A. Kermit

R. A. Bascom

H. G. Nutting

J. W. Nugent

H. S. Jamieson

J. W. Thomas

V. F. Farquet

V. J. Manning

V. B. Balfour

H. A. Bodenheimer

Practical Lettering and Engrossing

By F. W. Martin



THE penman and engrossers of this country are not meeting with the success their skill warrants. These failures are due to their inability to get business rather than lack of ability to execute. Why is it that many of them possessing exceptional skill are working for an income that a layman would sneer at?

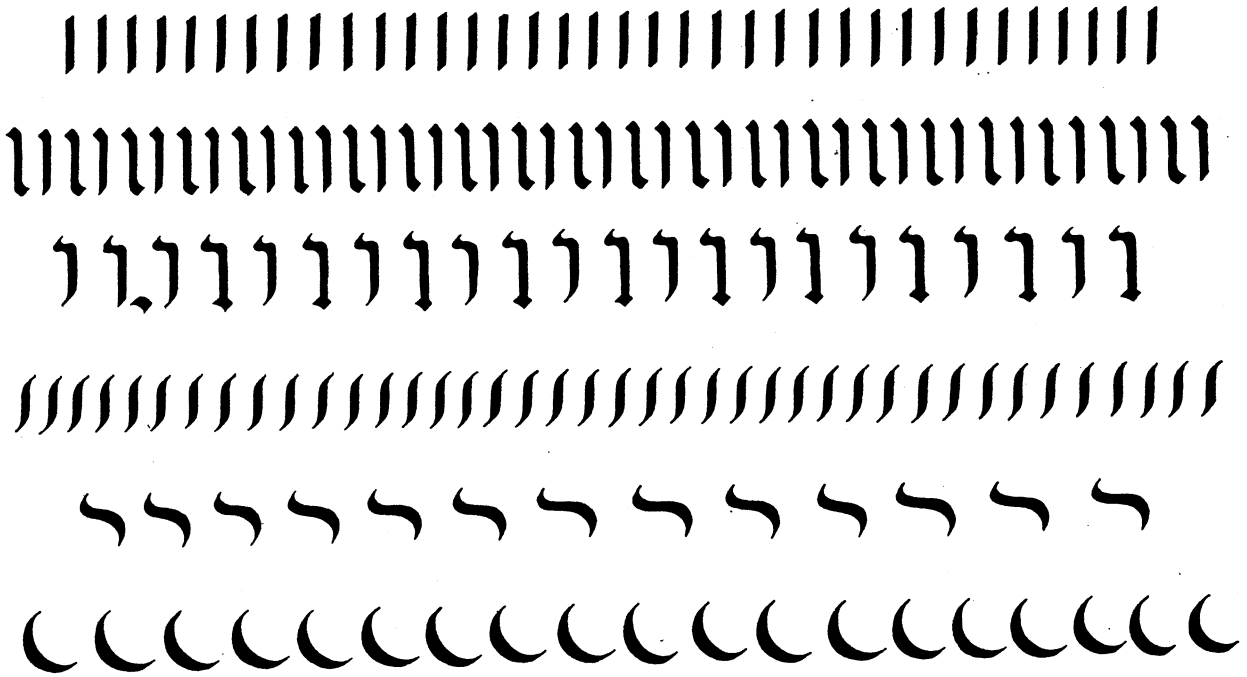
They are all good, clean, industrious, honest, well-meaning fellows, but of little account because they are not taking an active part in the commercial growth of their city, or making any money for themselves.

If we can benefit our business conditions through co-opera-

tion, has been a hard uphill fight, and in a way it has only begun, for now everybody expects more of me than ever before.

At the present time we have a large variety of stone and copper engravings, and carry a stock of over thirty thousand (30,000) blank diplomas and certificates on hand all the time. We have designs for every kind of a school, and have customers in every State and in the Canadian Provinces.

Here is the thought I wish to impress upon you at this time: To succeed as an engrosser, you must do all-round work and, above all, get out and drum up business. You must be a good mixer and mix among men of affairs; men who are doing things and have something to pass out. Open an account in a young bank, induce others to do the same and always go personally to introduce a new customer. Visit all the printers and make a mental note of the live ones; send



tion, or by any other means, let us open up; tell our experiences and try to help the other fellow.

You know that I am an engrosser, and that I began business in conservative old Boston without any friends nor any money. You probably think of me as an Engravers' Script specialist, but we do all-round commercial designing in connection with our engrossing and diploma business. People seemed to think from the start that because I was a penman and engrosser I could do anything with pen and brush, and I readily observed that I must do more than resolution work if I ever expected to "own that little house in the suburbs." Many say, now, "Oh well, Martin struck it just right." This makes me mad clear through, because it suggests the idea that I sat down in my office and the orders fluttered in from all directions. This is not true. I was obliged to teach during the first two years in business. It

them business. Visit the stationers, photographers, picture-framers, heads of the different societies. Attend church and take some of your acquaintances with you. Call on the engravers and have them show you their plant and give you prices. Join the Y. M. C. A. or some similar organization, and then send them the names of others whom you think ought to be interested. Send a circular to all the concerns and individuals that might have work for you. Always have your eyes open and by doing so many favors for others you will soon learn that they, in turn, are sending business to you, and in this way you become known among the worthwhile men and the business you obtain will be of permanent value. As fast as you can, join the different organizations to broaden your acquaintance and strengthen you as a man. Read the papers and magazines, attend some of the ball-games and be prepared to talk intelligently with the different

men you meet. Never make your own business the main subject in a conversation, and never allow a man to get away without knowing who you are, and what you do for a living.

This may sound like hard work, but just look about you and analyze the career of every successful man you know. He works hard—he thinks, and as a rule is happier than the do-littles.

Personally, I should like to feel that every engrosser in America is enjoying a good patronage and making money, and my object in giving these talks and examples of work is to assist in opening up new fields, and helping to make you all more prosperous.

It does not take the average teacher or student long to acquire a certain amount of skill in text lettering. Those who will give from one-half to three-quarters of an hour

each day to study and practice of the copies given in this course will find themselves proficient in this branch of penwork in a few weeks.

MATERIALS

Higgins Eternal ink is good for this purpose and works best when the well containing it is allowed to stand open for a short time. This has a tendency to thicken it. An assortment of three sizes of lettering pens can be purchased from the A. N. Palmer Co. for twenty-five cents. Use a straight, cork-tipped penholder and regular penmanship practice paper.

Study the illustrations given carefully, and do not try to practice letters until you can make the elementary strokes cleanly and rapidly. Observe the letter forms closely and aim for regularity of height, spacing and alignment.

THE ROUND TABLE

"A man, sir, should keep his friendship in a constant repair"

Mr. A. B. Black, the efficient and enthusiastic teacher of penmanship in the State Normal at Bloomsburg, Pa., wrote us recently that he landed in New York, Wednesday, August 12th, and it was entirely due to his habit of making quick decisions and moving rapidly that he was not in Hamburg, Germany, instead of Bloomsburg, Pa.

Mr. Black spent two weeks in Scotland and then decided to arrange an itinerary that would include Norway, Sweden, Denmark, Germany, Holland and Belgium. He also expected to visit Switzerland and France and sail home from Southampton August 15th.

When he left Newcastle, England, for Bergen, Norway, there was no talk of a general European war. He enjoyed a delightful trip through Norway, Sweden and Denmark, and because of the fact that the people he came in contact with did not talk English among themselves, and he was giving his entire attention to sight-seeing, he heard none of the war talk.

Mr. Black left Copenhagen July 24th for Hamburg and went by train to Korsorand, then by boat to Kiel, Germany. There he took the train to Hamburg. When he reached Kiel, and while waiting for a train, he began to realize that the people were greatly excited, and that there was something in the air which he did not understand, still, he went on to Hamburg, getting in that city at eleven o'clock at night and booked a trip from there to Berlin. He had been riding on a motor bus in Berlin only a few minutes when he decided to get a train back to Hamburg as soon as possible, take the steamer from there to Leith, Scotland. As he jumped off the bus and started through the crowd a guide called to him in German, "Where are you going?" He simply answered, "I cannot talk German," then, the guide asked in English "Where are you going?" Mr. Black answered "Back to Hamburg just as soon as I can possibly get a train, good-by."

He got his train and arrived in Hamburg, but had just five minutes in which to have his ticket changed. This he succeeded in doing and landed in Scotland on the following Monday, the same day the mines were placed in the North Sea. His ticket returning to America was on the Hamburg-American Line, leaving August 15th. Seeing that trip out of the question he rushed for the Allan Line office, but could do nothing there. From there he fairly flew to the Anchor Line office, and the clerk told him it was impossible as the sailing list was full.

Just how he did it is probably a mystery at this time to Mr. Black, but he finally succeeded in buying a ticket without berth reservation, and by getting on the good side of the

deck steward he was left in the smoking-room at night and succeeded in getting through quite comfortably. There was considerable excitement on the boat as the lights were turned off four nights and the ship's officers gave no news.

Mr. W. H. Coppedge has purchased Link's Modern Business College, Boise, Idaho, from Mr. A. T. Link. Mr. Coppedge will take over the school on September 1st. Mr. Link established the above-named school in January, 1906, and reports that the school is now in every respect in the best and most prosperous condition in which it has ever been. The equipment is complete, the location is ideal, the teaching force is excellent, and the school enjoys the confidence and patronage of the public of Boise and all southern Idaho. Many students have enrolled for the September term.

After an absence of two years from the schoolroom, L. J. Egelston is back again at the helm at the Rutland Business College. The Rutland Business College was established in 1889, and is now located in one of the finest business blocks in the city. The school can accommodate 125 students. The shorthand and typewriting departments will be in charge of Miss Vera Egelston. She will be assisted by Miss Harriet F. Grandey, who will also teach the English, spelling and elementary bookkeeping, while Mr. Egelston will have charge of the penmanship and advanced bookkeeping.

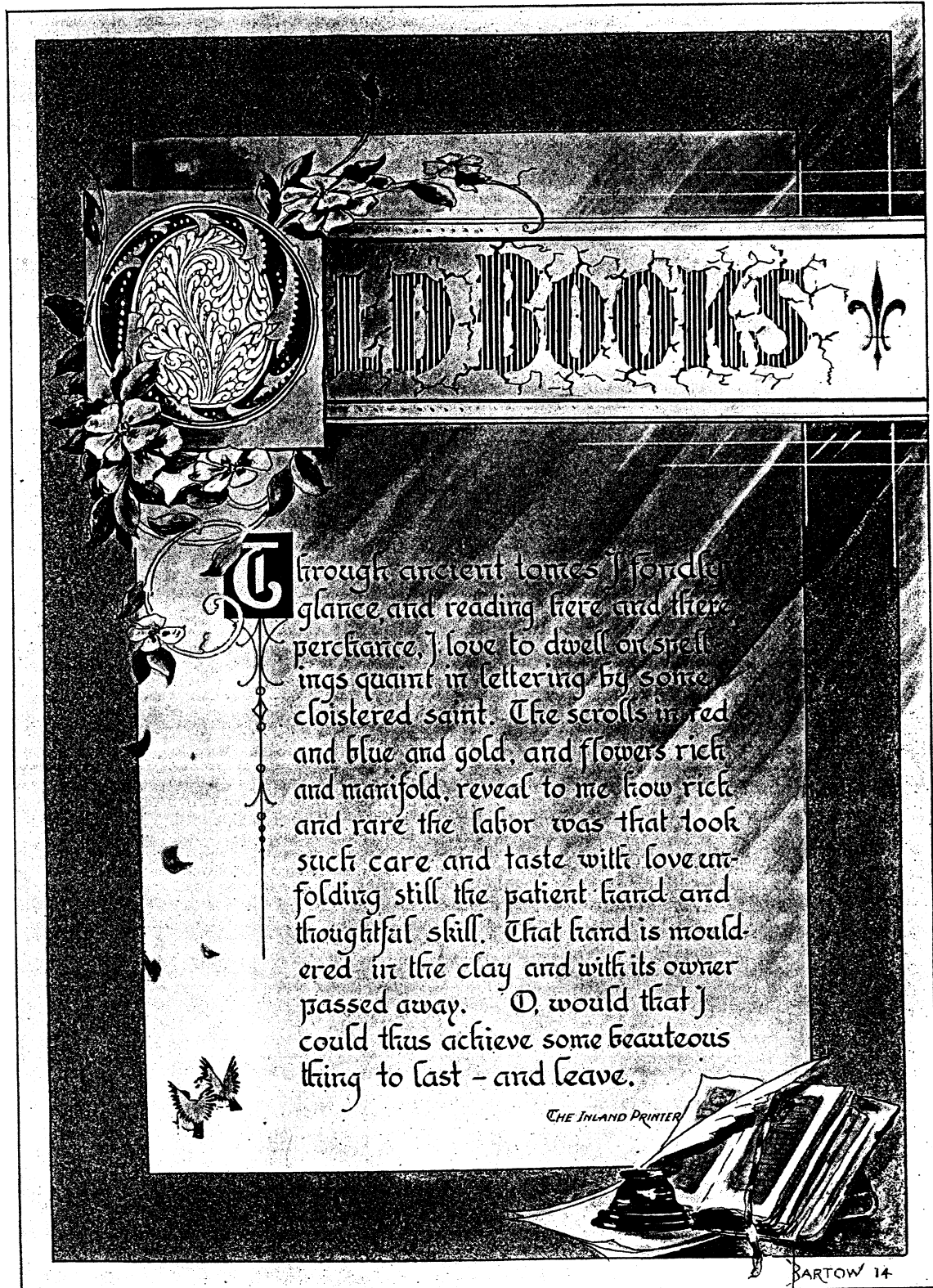
Miss Nelle M. Barrett, of the traveling staff of The A. N. Palmer Company, was in Europe during the summer. She managed to get back safely in time to enter upon her duties September 1st. She has a large supply of recollections of lively adventures on the eve of war, and will sit by the fire in the coming long winter evenings and thrill her hearers.

We have been permitted to examine some splendid specimens of muscular movement writing from the teacher-pupils who attended the 1914 Summer School of the State Normal at Dillon, Mont. Miss Stella Henderson, formerly supervisor of writing in St. Paul, Minn., was the teacher in charge, and she has been engaged to handle the penmanship at the Normal in Dillon during the coming school year. No more capable instructor could have been found. The beautiful specimens of muscular movement writing from the teachers which she enclosed for our inspection verifies this fully. Dr. J. E. Monroe, the president of this school, is an adept himself in muscular movement writing, and appreciates fully the advantages of having all of his teachers trained in this work.



Designing and Engrossing—By S. E. Bartow

INSTRUCTIONS ON NEXT PAGE



Designing and Engrossing by S. E. Bartow

INSTRUCTIONS (See preceding page)



THE engraving of last month's design is called an etching. The one this month is a half-tone. Whenever any tinting or brush work is used, a half-tone engraving is necessary. It is done by photographing through a screen. The design in the September number was made entirely with a pen, while both pen and brush were used in the one given herewith. Your attention is called to the new heading on the editorial page. This is, we think, a good example of designing, and it also shows the soft, pleasing effects which may be obtained

without the aid of a brush.

Whenever a brush is to be used for tinting, it is a good plan to lay out the principal parts of your design, such as headings, initials, and ornaments on a separate sheet of paper, and transfer it to the one on which the finished drawing is to be made. This prevents soiling the surface of the card and it will take the brush better.

All the pen and ink work is done first, with waterproof India ink, and then the tinting is put on with a brush and diluted India ink or lampblack. If colors are desired, try to select harmonious ones. This is sometimes the result of good taste, and sometimes long, careful study.

The rustic heading was inspired by the DENNIS BOOK. Your attention is called to the text letter used in the engraving. It is a very effective style when properly done. And lastly, don't forget to read the verse.

The Rod of Moses

"Now, Jeanette," said the Sunday school teacher to a small student, "can you tell me why Moses carried a rod?" "Yes, ma'am," replied Jeanette, "so he could chastise the children of Israel if they didn't get their lessons."—Catholic School Journal.

O Oregon, My Oregon

By Mrs. Lillian Wells Carey

[State Song Used in Public Schools. Music by D. Albert Carey. Published in Oregon Teachers' Monthly]

I

O Oregon, my Oregon, how can I sing of thee
In accents sweet enough to tell how great thy glories be.
Thy snow-clad peaks and fertile vales; thy rivers deep and wide;

Thine ocean caves, where ceaseless waves roll on the eternal tide, roll on the eternal tide.

II

Thy fruited orchards, laden down with lucious things for man;
Thy roses which unceasing bloom, their beauty tell who can?
Thy hidden clefts of shining gold, and mines of service ore
Which lie beneath thy forests grand, that rise in endless store, that rise in endless store.

III

All these engage the soul with song, too rapturous to sing.
And yet we would the chords prolong, our feeble praise to bring.

We sing the breezes, soft and cool, which float thy valleys o'er;
And e'en thy gentle mists and clouds are worthy of our lore,
are worthy of our lore.

IV

But when thy gorgeous twilights swell in efflorescent day,
And through thy blue, of matchless hue, old Sol pursues his way,

Then shout the praise of Oregon, where blighting storm and cold

Refuse to venture on the breast of verdant green and gold.
of verdant green and gold.

V

O Oregon, my Oregon, may e'er thy praises roll!
Resound wherever man may dwell, and ring from pole to pole.

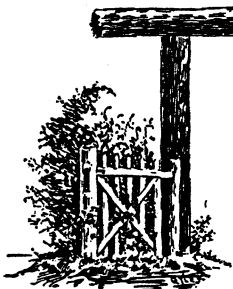
May grace and blessing succor thee; may many millions rise,
Who shall thy peace and glory see and laud thee to the skies.

By Fred S. Heath, Concord, Mass.



Rural District Schools of Sixty Years Ago

By J. P. Little in the *Hartford Courant*



THAT schools and school methods have changed greatly during the past sixty years is well known. The district school is fast being pushed aside, consolidation is the new order, district management has given way to town management, new school laws have been enacted, new offices created, entirely changing school government. We all know what our public schools of to-day are, how conducted, and what they stand for; but comparatively few *Courant* readers can speak from personal knowledge of

the school of from sixty to seventy-five years ago.

The old-fashioned district school was consigned to the scrap heap years ago, and its methods considered by modern instructors as relics of bygone days. One familiar with both the old and new, cannot fail to note the improvement in our school buildings, in their furnishings, and general school equipment. Every mechanical device is brought into use to make the surroundings of the pupil comfortable and pleasant.

And yet, one cannot help but ask the question for it is a question—an open one, perhaps—are the results of modern school methods as good as were those of the old-fashioned district school? Well, I am not going to answer that question now; but comparison of the old and the new calls up reminiscences of the school days of my boyhood.

Board of Town School Visitors

Sixty years ago the modern school microbe was unknown, the modern race of school supervisors had not been discovered. Each school district governed its own affairs. The district committee hired the teachers, and the district treasurer paid the bills. All teachers were examined by a board of town school visitors, which passed upon their qualifications and granted certificates to those found eligible. During the early half of the school term, and again at its close, the school was visited and examined by this board.

In their remarks they would tell us what great improvement we had made during the term and, in closing, give us much good and often lengthy advice. One of them once gave us this, "If you study and pay good attention to learning, you may grow up to be great men and school visitors like we are."

Male teachers were invariably employed to teach the winter terms, and \$1 a day was considered good wages. The teacher was generally capable of governing the school; if he could not, he just had to step down and out. I do not recall an instance where a man from another town was called to chastise a young lad, as was the case recently in one of our modern schools. The teacher of those days had some supervision over the pupils outside as well as inside of the schoolroom.

How Boys Used to Have Fun.

I well remember an instance, when a young lad going home from school in company with two other boys. We had to pass a long stretch of stone wall by the road-side; on the other side of the wall was a mowing lot, a meadow with a short steep hillside leading up to the wall. In passing this wall we conceived the boyish idea that it would be mighty good fun to push off the large round boulders from the wall and watch them go bounding down the hill. The idea was immediately put into execution and it was fun and we were having a glorious time. But it so happened that the owner of the lot was coming up the road but a short distance behind us and witnessed the whole thing, and reported us to the teacher. As soon as the school was in session the next morning, my two companions in mischief and myself were called out upon the floor, and the teacher gave us a pretty sharp lecture, as to what our conduct had been, and what it ought to be; and he frankly told us that we deserved a good flogging, but would be let off if we would put the stones we had rolled off back onto the wall. So that night when we went home

from school, we put back the rocks—such as we could handle—there was no fun about it this time. Some of the rocks were too heavy for us to even move; and they quietly lie to-day where we put them sixty years ago.

Had to Sit with Girls for Punishment

A common form of punishment in those days, for small offences, was to send us over to the other side of the room to sit with the girls. I suppose the teacher considered this rather humiliating, but I think most of the boys rather enjoyed it. Another form of punishment was to make the pupil sit for a certain period of time upon a large stick of split wood, with the sharp edge up. This might very properly have been called the Edgewood system and was not half as enjoyable as sitting with the girls.

Another form was to stand the pupil upon a chair or stool, and place upon his head a huge fool's cap made of paper and shaped like an old-fashioned candle extinguisher. This was sure to make the pupil feel as foolish as he looked. "Shaking up" was another form of punishment, employed especially by male teachers. I well remember a shaking: I experienced when a young lad. I thought the teacher would shake me to pieces; and I don't think my liver has been exactly plumb since. And the beauty of it was that the big fellow who was most to blame and should have received the punishment went scot free.

The summer terms were usually taught by young women. Nearly all the pupils came to school with bare feet, and during the summer season we were often punished by having to stand upon the floor and have our bare feet whipped with a switch which we had previously been made to go out and cut. This form of punishment gave a rapid up and down motion to the feet and may possibly have suggested the dance known as the "turkey trot."

Teacher Made Goose Quill Pens

In the generation before me, the teacher had to possess some mechanical ability, as well as a book knowledge. He not only had to write out words and sentences for his pupils to copy in their writing lessons but he also had to make their pens from "goose quills" and keep them in proper order. During the writing lesson, a hand would often go up, with the request: "teacher, please mend my pen?"

Spelling was taught from the old Webster's spelling book and there were good spellers in those days as was proved by the frequent spelling matches during the winter.

The Old Webster's Spelling Book

From between its blue board covers
Comes a voice that speaks to me
Of the times in early boyhood
When I learned my A B C.

At first 'twas up hill progress
But I persevered, and when
By spelling out the words, I read
How "s-h-e-f-e-d-t-h-e-o-l-d-h-e-n."

My face was flushed with honest pride;
I felt almost a man;
And thought that I had bigger grown
As home from school I ran.

The picture of the milk maid vain,
The rude boy in the tree,
The story of the partial judge,
Just as they used to be

Come vividly before me now
Like some sweet song of old;
And touch a chord on memory's harp
With fingers deft and bold.

But other thoughts come crowding in
As I view this ancient book,
And I seem to see the spelling class
Just as it used to look.

While standing straight, in single line.
Upon the schoolroom floor,
A set of many girls and boys
In number near a score.

* * * * *
But there comes a shade of sadness,
And I pause with throbbing brow
As this book suggests the question
"Where are those spellers now?"

They all are scattered far and wide.
Some South, some East, some West;
But most of them their life work done
In quiet churchyard rest.

And so, old book, thou conjurest up
The memories of the past;
And link the living and the dead
In Union strong and fast.

Stove in the Center of Room

In the old days, the subject of race suicide had never been discussed or even thought of. They had children in those days. In my boyhood days, more than forty answered to the roll call in the school which I attended, and in the previous generation I have been told that eighty pupils assembled at the winter term and were taught by one teacher. No need to import scholars from other districts as the practice is to-day.

The school furnishings were not very elaborate. We sat upon long wooden benches, resembling an elongated wash bench, in front of a desk made of fine plank extending the entire length of the school room against the wall. When we wished to use the desk in studying or writing we had to turn around in our seats. The smaller pupils sat upon low benches placed in front of the others and in proximity to the stove which usually occupied a place in the center of the room.

Teacher "Boarded Around" in Pupils' Homes

The teacher boarded around among the patrons of the school; so many nights for each pupil. To the patron sending

five or six pupils, the teacher seemed like a regular boarder. This boarding around was not all fun for the teacher, for while it gave him an excellent opportunity to observe what kind of housekeepers the women were, and to talk politics with the man of the house, he had to warm nearly all the spare beds in the district, and he occasionally found some rather tough boarding and lodging places.

I have in mind one teacher who had his ear frozen while in bed, and another who was awakened by a rat gnawing at his ear. While I am frank to say that this boarding around was pretty hard on the teacher, I am equally frank to say that I believe it was an excellent thing for the school. The teacher was brought into closer acquaintance with the parents and the home life of his pupils, which could be attained in no other way, and the parents were led to take a greater interest in the school.

In those days the expense of the school was paid by a tax levied upon the patrons of the school. To lessen the expenses it was no uncommon thing for patrons to contribute loads of wood delivered at the schoolhouse.

Great Men Came from the Old Schools

But I must close these reminiscences. All this has changed. Modern methods have taken the place of the old ways. The old district school is a thing of the past. And yet those schools started some noble specimens of manhood and womanhood along the world's highway, ministers, missionaries, physicians, congressmen, supreme court judges, civil engineers. And by the way, I was reading not long since about the wonderful hanging bridge which traverses one of the immense canyons of Colorado, over which trains are passing daily. Old and experienced engineers said the thing could never be successfully accomplished. But there was a young engineer who said it could be done, and he did it and it stands to-day as a monument to his skill as a civil engineer. He was a schoolmate of mine and nearly his entire education he obtained in the schools of Columbia, his native town. He was never a college man. While we may laud the so-called improved methods in present school management, let us not despise the methods and schools of olden time.

Class of AMERICAN PENMAN Certificate of Proficiency Winners in College Mont St. Bernard, Sorel, P. Q., Canada, Brother Fulbert, Teacher.



**Top row (left to right): J. AVILA COTE, PHILIPPE LAFOCHELLE, WILFRID CHAP-
DELAINE, HECTOR PAUL'HUS, J. ALCIDE SALVAIL.
Middle row: JAMES LAROCHELLE, ROMEO LUSSIER, CLEOPHAS MILLETTE, RAY-
MOND PARENTEAU, JOSEPH AIME LAVALLEE, J. ARTHUR DUFALTE.
Front row: ARTHUR CHARBONNEAU, L. DUBREUIL PONTBRIAND, BROTHER FUL-
BERT, PHILIPPE COURNOYER (below): FERDINAND PRUD'HOMME, LUCIEN CARBON-
NEAU.**

Office Penmanship and Systems of Records

By J. G. Steele—FIRST ARTICLE



Presenting Office Penmanship to the readers of THE AMERICAN PENMAN, I will begin the series this year with the receipt of an order, passing it through the regular course until completed and the account shall have been paid. This will give our young prospective bookkeepers, clerks and managers a glimpse into the nature of their future work. Illustration No. 1 shows receipt of an order which has been properly entered for shipment. This work, however, we do with a typewriter and make seven copies at one operation. They are as follows:

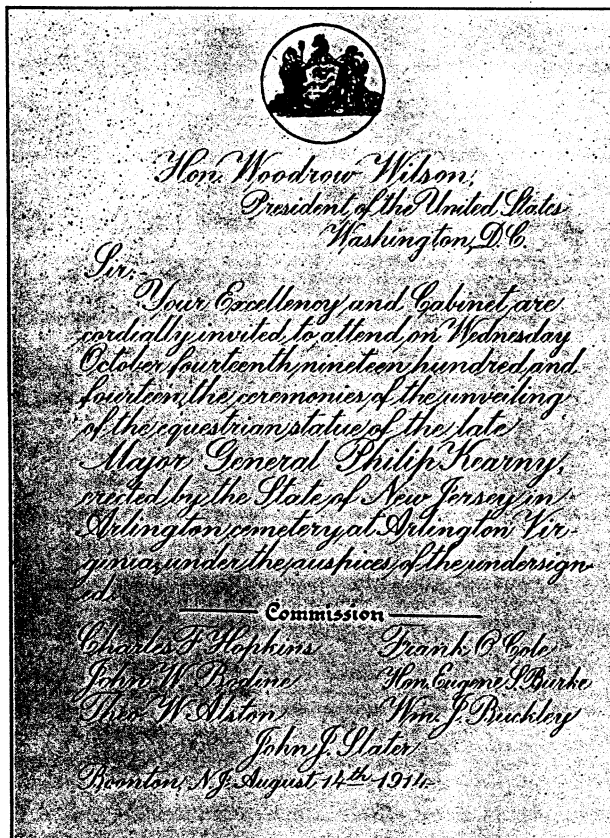
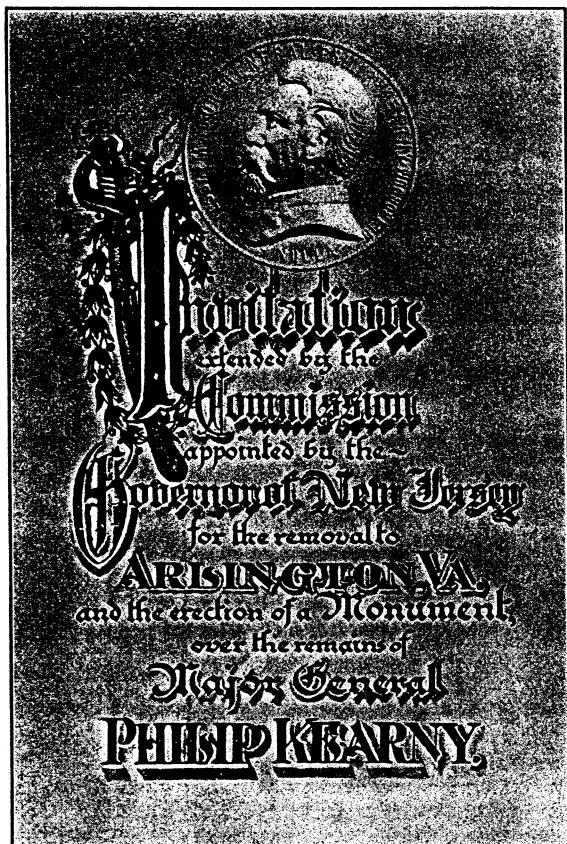
- 1.—Original invoice, which is sent to purchaser as soon as the goods have been shipped.
- 2.—Ledger sheet.

- 3.—Journal sheet.
- 4.—Numerical order sheet: This is filed numerically to show number of orders entered and to locate loss of orders in departments.
- 5.—Shipping Order: When goods have been shipped and sheet checked by shipping clerk it is returned to office. The original invoice is then sent to customer, notifying him that goods have been shipped. The shipping order is then filed in the "Unpaid binder." When customer remits, it is then marked paid and transferred to the "Paid Binder."
- 6.—Shipping Company's Sheet: This is for their records and kept by them in numerical order in their shipping department.
- 7.—Acknowledgment Sheet: This is mailed to customer as soon as order has been entered. No prices are extended, therefore no question arises as to whether it is an invoice or not.

ORIGINAL INVOICE

The A. N. Palmer Company		No. <u>19417</u>	
30 IRVING PLACE THE PALMER METHOD OF BUSINESS WRITING THE AMERICAN PENMAN PENMANSHIP PRACTICE SUPPLIES		New York City, N. Y., <i>Sept. 2 - 1914</i>	
<p>Interest at 6% per annum will be charged on all accounts in excess of ninety days credit.</p> <p>TERMS</p> <p>2% Discount 10 Days 60 Days Net Cash</p> <p>No Discount allowed on Certificates and Progress Plans</p>		<p>Sold To <i>St. Patrick School,</i> <i>Hartford,</i> <i>Conn.</i></p>	
QUANTITY	DESCRIPTION	PRICE	TOTAL
<i>200</i>	<i>copies Palmer Method</i>	<i>.16</i>	<i>32.00</i>
<i>100</i>	<i>pkgs. Regular Paper</i>	<i>.22 1/2</i>	<i>22.50</i>
			<i>54.50</i>
<p>Please send remittances to THE A. N. PALMER COMPANY. Cedar Rapids, Ia.</p>			

Designed and Engrossed by G. E. Van Buskirk, Newark, N. J.



Automatic Writing

The late W. T. Stead, a famous London editor, was the best-known "automatic writer." At times his hand would begin to quiver, somewhat like a man with palsy, and then he knew that the hand wanted to write; so he would place a pencil in the hand, and paper under it, and immediately, without any thought or conscious direction from his own mind, the hand would travel across the paper, writing one or more sentences—a message from somewhere to some person. He seemed to have no control over his hand in the writing. Spiritualists claim that automatic writers are instruments used by departed spirits. There seems to be many people who honestly write "automatically." Science has not explained the fact fully. Usually, the penmanship of "automatics" is bad.

How Did the Days Get Their Names?

The days of the week got their names very, very long ago, when the Norsemen had never heard of Christianity. In those days they worshiped the sun, and Sun's Day was named for it. Moon's Day (Monday) was the wife of the sun, and, of course, had to be honored also. Tyr was the god of war, and so they had Tyr's Day (Tuesday), while Wednesday is Woden's Day, the god of the Norseman's heaven. Thor was the god of strength, so we have Thursday. Friday is Freya's Day. Freya was the Woden's wife and Thor's mother. The last of the days, Saturday, got its name from a Roman god, Saturn, who presided over the games on a holiday called the Saturnalia, so that it is quite appropriate that our Saturday should be a holiday, too.—*Philippine Education.*

State Instructor of Penmanship for Louisiana

Baton Rouge, La., Aug. 22.—John Dominique, of the Bastrop High School, and instructor in penmanship during the summer term of the State Normal School, has been selected by State Superintendent Harris as supervisor of writing in the State institutions which open the last of this week.

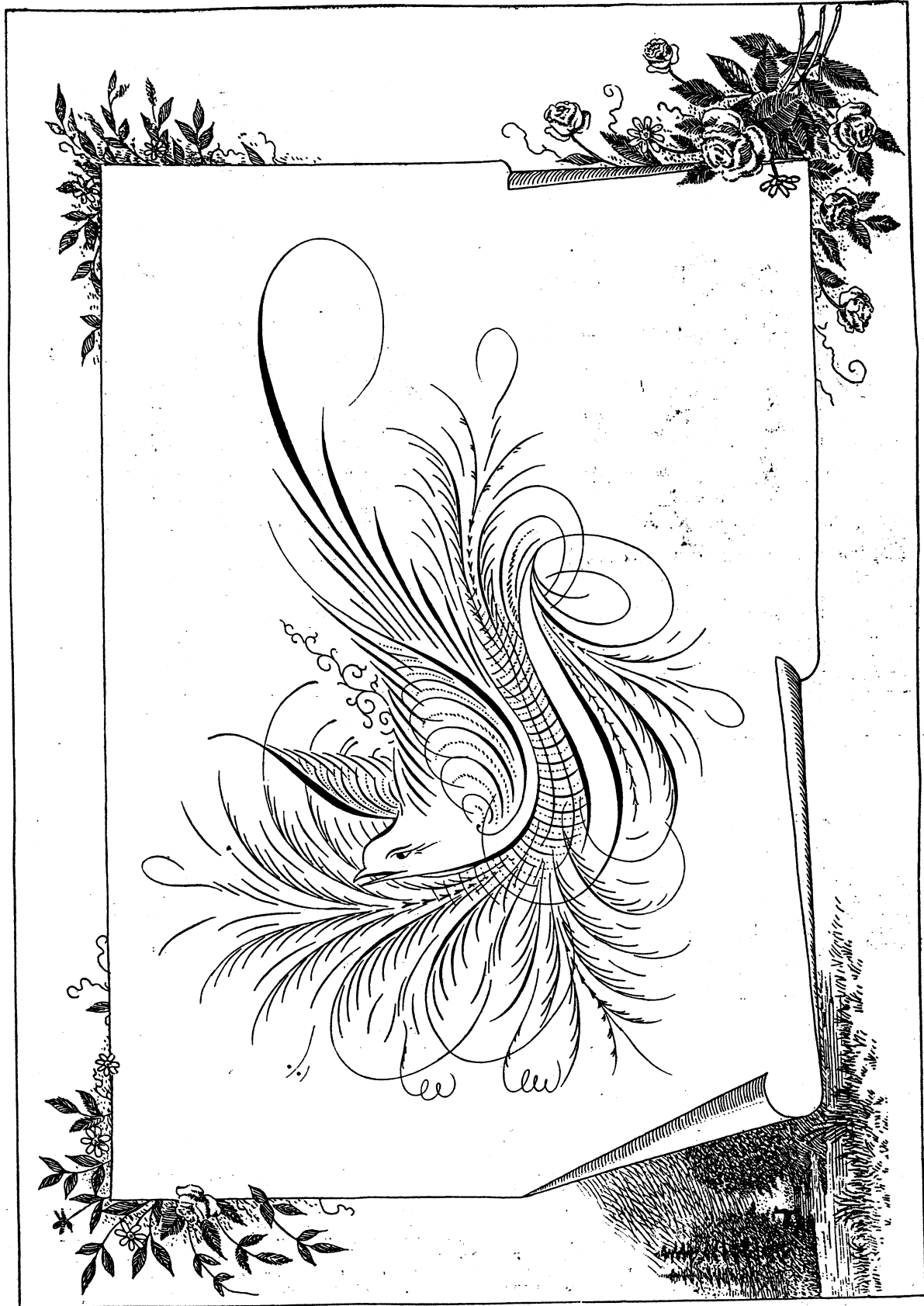
Mr. Dominique is regarded by Mr. Harris as the best instructor of penmanship in Louisiana. He will put in his time at the different parish teacher institutes which begin August 31, some running for a week.—*New Orleans Item.*

THE AMERICAN PENMAN congratulates Mr. Dominique, and we also congratulate the public school officials and teachers of Louisiana. Mr. Dominique is one of the most expert demonstrators and teachers of muscular movement penmanship in this country.

English Are Best Penman, Says a British Newspaper

The English are said to produce the best handwriting of all nations; the Americans come next; the French write badly, especially the ladies; the Italians very poorly; the Spaniards scarcely legibly. The two last named nations continue to use many of the contracted letters, abbreviations and ornamental lines and flourishes which were common in most European countries a century ago.—*London Mail.*

Pity the boys and girls of Europe!



No. 12—Art Penmanship, by C. C. Canan

DEPARTMENT OF Elementary School Writing

Technical Comment

By A. N. Palmer

I HAVE received a very interesting letter from a superintendent in the East, inclosing the printed description of a course in writing for his schools, and epigrammatic instructions to the teachers. I was asked to criticize these instructions, the superintendent frankly admitting that they might need revision. I quote below a few paragraphs from my letter in answer, believing that others might be interested:

"Under 'Applied Writing,' you ask the teachers to have the pupils' copy from the blackboard, words and sentences, dictation, spelling, language. At this point I would suggest that the teachers be advised to take easy words from the Method, irrespective of the pages on which they may be found, and have their pupils practice on them until such words can be written at the correct speed and with the right movement. Then, of course, the outside practice from the blackboard, dictation, etc., will be very useful to test the ability of the pupils. Then again, teachers should understand that it is folly to talk about any kind of muscular movement writing before the pupils can make automatically, a good two-spaced compact oval in correct rhythm with exactly the right motion. Any pupil who can do this should be taught immediately how to apply the motion to connected small letters, to words and to sentences. Such pupils should be required to use muscular movement in all their written work, and they should be marked high on position and movement when they do this, no matter how irregular the writing may be.

"We cannot hope to teach visualization successfully, and the adaptation of muscular movement to letters and words in building up good form before the pupils demonstrate their ability to do all their writing with the muscular movement. The best teachers I have seen have felt that a great battle was won when they had induced their pupils to use muscular movement in all of their writing. These teachers realize that the teaching of good formation is a very simple, easy thing. It requires no skill in demonstrating and teaching practical writing, to be able to teach pupils how to visualize and to draw the letters accurately with finger motion or to make them accurately with whole-arm movement. It does require a rather intimate knowledge of the pedagogy of the subject to teach pupils how to sit in good positions, and to use the correct movement in all their writing.

"You say, *Do not tolerate poorly written work in any subject.* The question is, what will be considered poorly written work in the third or fourth grade? If pupils are graded 50 on form and 10 on correct movement, the logical inference will be that it is far better to make perfect letters in poor position and with finger movement, than to make poor letters in good position with correct movement.

"You also say, *Do not compare pupils' writing with any publishers' scale.* I commend that. When we use these recently published scales to measure pupils' writing, we necessarily ignore the human element, and by marking only form, we encourage, and, in fact, compel pupils who want high grades in penmanship to resort to copybook methods of drawing the letters.

If these scales are used to grade the pupils in writing, I believe pupils will be encouraged to draw their specimens for grading, instead of writing them. A teacher who understands this work and is with her pupils constantly, will grade them much more satisfactorily than if hampered by a scale made without reference to the kind of work she is trying to do. Pupils in all grades should in my judgment, be marked on position and movement as well as form. These scales provide for marking only one thing and that is form.

* * * * *

"Give individual instruction as well as class instruction. Instruct by showing more than by telling. I think that is perfectly fine! Teachers who have not thoroughly mastered the Palmer Method cannot instruct pupils by showing. The teacher who has not mastered the Palmer Method and who does not write it when making her reports or doing other writing at her desk, weakens her work in penmanship immeasurably. Pupils will follow the examples of their leaders, and it is hardly expected that pupils will make much effort to use muscular movement in all their writing when their teachers do not use it, and here again I would emphasize the importance of your direction to 'instruct by showing more than by telling.' The good example is a potent force, working silently but constantly and more effectively than anything else."

Officers of the Society of Palmer Method Penmen, Earlham, (Iowa,) Academy



Left to Right: MILDRED BARNETT, vice-president; PRINCELLE THOMAS, secretary; PROF. ALBERT NELSON, founder; LOIS HOSKINS, president; EDITH KNOX, treasurer.

Applied Principles for Developing Letters

By H. A. Berry, Elmira, N. Y.—FIRST ARTICLE

Capital "B"



DRILL No. 1

To establish the correct slant for this letter the straight-line exercise is used, and we note that the letter takes its form from the combination small oval and straight-line drill. Note the dotted lines in the "B" drill which show the balancing of the letter. All of the oval movements in this lesson are in the reverse direction.

DRILL No. 2

No explanation is needed in this drill, as it is simply a developer for the movements applied in making of the letter.

DRILL No. 3

In making this drill the pen is not lifted until the oval is finished. Five counts for the straight line and the same for

the oval answers well. The top of the oval is approached at the count six. 1, 2, 3, 4, 5-6, 7, 8, 9, 10.

DRILL No. 4

The count and movement is the same for this drill as in the one preceding it. The oval is made at the top and is smaller.

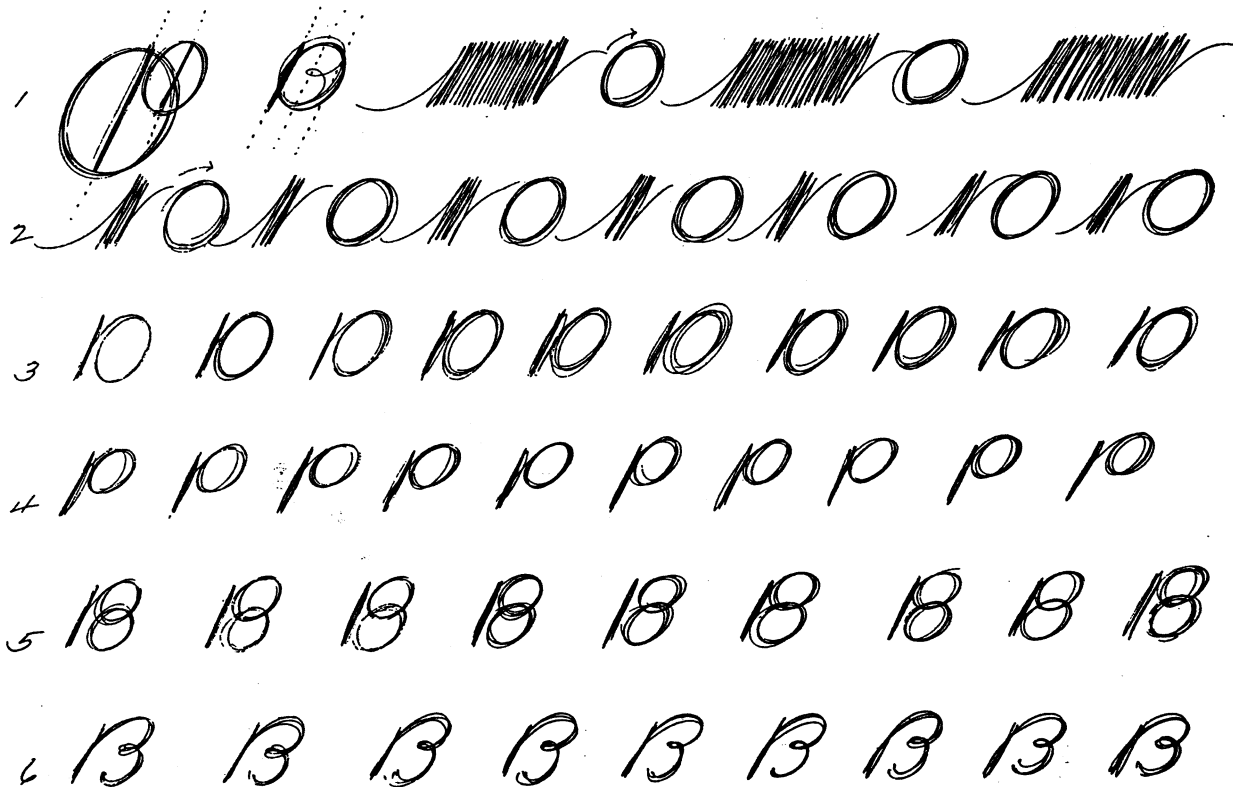
DRILL No. 5

In this drill the pen is lifted at the end of the small oval at the top and the oval below is made independent of the first. Count 15, or 1, 2, 3, 4, 5-6, 7, 8, 9, 10—1, 2, 3, 4, 5.

DRILL No. 6

The letter "B" is traced three times in this drill. Tracing letters with a good strong movement is very beneficial to establish confidence in the stroke. Several lines of this drill should be made before attempting to make a line of the single letter. Three forms of the letter "B" are shown in the remaining lines, 7, 8 and 9. The plainest forms will be used throughout this course of drills.

COPIES FOR DRILL



7 B B B B B B B B B B

8 B B B B B B B B B B

9 Burn Burn Burn Burn B

Manuscript Copies by Francis B. Courtney

"Business is business," but men are men,
Loving and working, dreaming,
Toiling with pencil or spade or pen,
Roistering, planning, scheming;

Business is business, - but he's a fool
Whose business has grown to smother
His faith in men and the golden rule
His love for a friend and brother;

Business is business, - but life is life
Though we're all in the game to win it
Let's rest sometimes from the heat and strife
And try to be friends a minute,

Let's seek to be comrades now and then
And slip from our golden tether
"Business is business," - but men are men
And were all good pals together!

Writing in Primary Grades

By C. C. Lister—TENTH ARTICLE



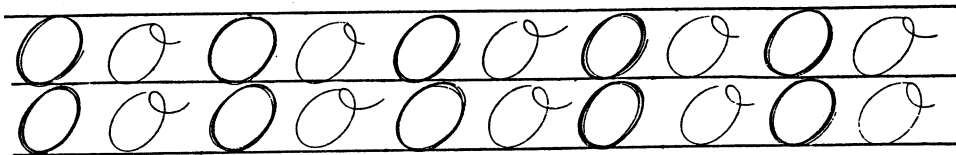
IT would be inadvisable to attempt to tell teachers just how much of this course should be taught during the first year, nor just how much can be accomplished during the second. Teachers who have thoroughly mastered muscular movement penmanship will understand exactly what is meant by this. They will know how to teach good posture, muscular relaxation and the application of movement to the forms with such skill that their pupils soon will have laid the foundation so well that rapid progress can be made. These teachers will know when their pupils should review and when they may safely pass on to new work.

should be practiced at the blackboard as well as on paper. When practicing on the board the ovals and O's should be made four or five inches high. There should be no time lost in passing from the oval to the O, the aim being to use a light, free swing in making both. The time may also be indicated by saying "1, 2, 3, 4, 5 round O," or "1, 2, 3, 4, 5 light line," or "1, 2, 3, 4, 5 capital O." The phrase to be employed should depend somewhat on what feature of the exercise you wish to emphasize.

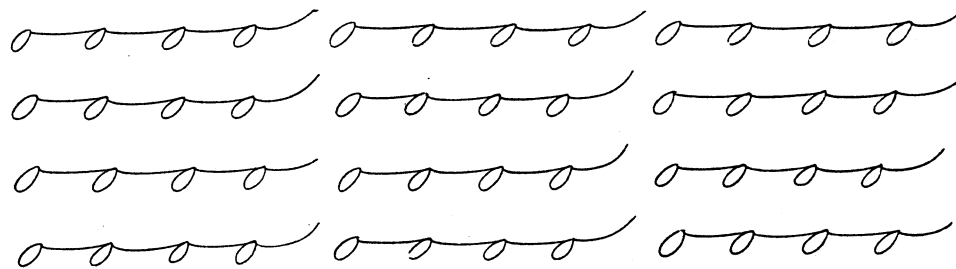
The Small O Drill

Frequent drills on the small o exercise, Drill No. 2, will naturally develop an easy, swinging, lateral motion. At first it is advisable to indicate the time by saying, "round o, swing round o, swing round o, swing round o, swing," for a group of four o's, as indicated in a previous lesson; but as soon as the class becomes accustomed to the motion it would be better to say "o swing, o swing, o swing, o swing," or 1 swing, 2 swing, 3 swing, 4 swing." Have the class endeavor to make the o's as nearly round as they can, close them at the tops, and

DRILL No. 1



DRILL No. 2



The Capital O Drill

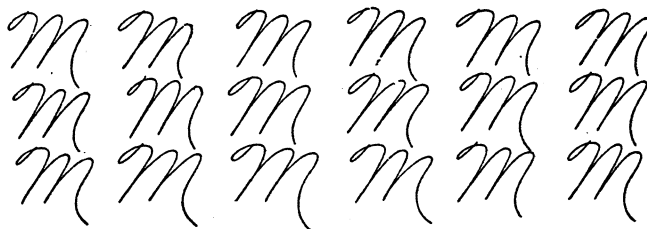
The retraced oval and capital O drill as shown in Drill No. 1 should be continued until the pupils can carry the light, free movement used in retracing the oval into the capital O. It should be made approximately the size of the space between the two blue lines. The time for retracing an oval and making a capital O should be indicated by saying "round round round round round capital O" almost as fast as you can say it, and with no check in the motion between words. This drill

make them as far apart as they are in the copy. There should be a stop in the motion at the top of each o. This small o drill should be practiced daily if possible. There is no better drill to develop the **writing motion**.

Capitals M and N

Special attention should be given to the initial stroke of M and N, as it occurs in the following capitals: M, N, H, W, K, X, Z, Q, U, Y, V. Begin with a small loop, make a broad turn at the top, and come down to the base line. where a full

DRILL No. 3



DRILL No. 4

My pet cat likes milk
My pet cat likes milk

DRILL No. 4



n n n n n n n n
n n n n n n n n
n n n n n n n n

DRILL No. 6

Nine times one are nine
Nine times one are nine

DRILL No. 7



W W W W W W W W
W W W W W W W W
W W W W W W W W

DRILL No. 8

We can run a race.
We can run a race.

stop is made. The descriptive phrase to be used while practicing the capital M is "loop down, over over"; "loop down, over over," with a check in the motion after "down" as indicated by the comma. Help the children to cultivate a quick, lively motion. After they become familiar with the motion to be used, a count of 1-2, 3-4, may be substituted for the above phrase.

Points to be emphasized: Small loop and round turns at the top of the letter, uniform slant of downward strokes, and equal distance between the downward strokes.

For the capital N say "loop down, over," or count "1-2, 3." The sentences suggested for practice are made up of short, easy words, many of which have been presented for practice

in previous lessons. If time permits, it is advisable to review these individual words before practicing the complete sentences.

Capital W

The first stroke is the same as that of the M and N. The motion of the complete letter is described by saying "loop down, up down up." Make a check in the motion at the bottom of the first downward stroke to steady the hand before completing the W. If the time for making this letter is counted, say "1-2, 3-4." Practice the straight line drill involving the forward and backward motion—the push and pull—before practicing the W.

Advertising and Salesmanship

By C. L. Chamberlin
Osseo, Michigan

The Selling End of Modern Business—Completing the Sale

SECOND ARTICLE

HAVING gained the attention and interest of the prospect by means of a mixture of description and argument with a strong personal or human-interest application, we continue with description, argument and the answer of objections all the while continuing to hold the interest and convince the prospect of the value of the commodity and especially its direct application to his own needs. In this presentation of the commodity the direct or indirect method may be employed. The direct method is developed by describing the article as ideal for the purposes intended. Every feature is explained and then this feature is shown to be the best possible for those purposes. The indirect method is followed when the salesman points out the needs of the prospect for an article of a certain kind, obtaining his agreement to each statement put forward. Then the salesman's commodity is explained as filling the needs to a high degree (and as) the best possible commodity for the purposes. Whichever method is employed the personal appeal should never be omitted and whenever possible it should be enlarged so as to show that the present commodity is especially adapted to more than one purpose for which the prospect might desire it. The making or saving of money, the saving of time, greater convenience in performing an act, the pleasure for oneself, and especially his family, in the uses of the article are among the more important appeals to be employed.

Be Clear in Description, but Not Too Technical

Description should be clear and to the point. Indefinite description is never applicable. On the other hand, complete explanations concerning all parts may be desirable in a book of directions, but it has no place in a sales talk. The salesman should seek to ascertain the amount of knowledge in general his prospect possesses concerning the class of articles and should adapt his talks to this knowledge. A technical discussion of points of manufacture may interest a mechanic in any line, but the ordinary individual will be bored rather than interested. If the prospect follows a technical description with interest and asks intelligent questions concerning such details, the salesman should know at once that perfection of detail in manufacture is his best line of appeal in seeking the order. Otherwise let the details of description go only far enough to make clear the high quality of the article for the purposes claimed. These claims must be proved, but there is room for much skill in the art of salesmanship in selecting the points for emphasis with the different classes of prospects.

In the presentation of arguments use none that are not subject to proof. There is such a thing as Suggestion in the realm of business psychology as applied to the selling process. but it should be employed on car cards, posters and in various kinds of display advertising, and the statements made should suggest proof or else be capable of proof on trial of the article. Articles advertised by this means are cheap goods such as bread, canned goods, etc., and the truth or falsity of the statement usually rests with the opinion of the user after use. In a sales talk or serious presentation of arguments nothing should be said that is not proved at once or the proof made possible by a slight effort of the prospect.

Avoid Using Worn-Out and Obvious Phrases

Another faulty presentation of sales arguments lies in the statement of the obvious. In advertising or in oral salesmanship such expressions as "We sell only the best goods," "Honest prices," "We aim to please our customers at all times" and "Our store people will give you honest, efficient service" weaken the sales talk because they add nothing to it and occupy time that should be devoted to more important things. Every storekeeper tries or should try, it is so expected of him, to keep good goods, to treat customers honestly, etc.

Novel points of use, manufacture or adaptation always make

good talking points because of the interest-holding feature. Even old, familiar claims properly presented can be made to influence almost as strongly as the new ones. Points having the strongest effect are drawn from the use, cost and quality of the article. Just which to place first depends upon the individual and his circumstances. To the man of moderate circumstances price is foremost because however useful and well made, too high a price is prohibitive to ownership. He first considers cost and if that seems possible he seeks the highest quality and the most conveniences possible for the money. A wealthier man puts quality first. The buyer who seeks utility, convenience or money-making possibilities must place the use first, otherwise he does not care to buy. Perfect adaptation to his needs is the keynote to all sales talks with him.

The salesman who puts forward his complete sales talk based on all three subjects is not only wasting the valuable moments during which he can hope to hold the prospect's attention, but he is dissipating his arguments, spreading them over minor points when they should always be centered upon the one or two chief points of attack decided upon from the kind of prospect and his personal wants and abilities.

A Good Salesman Anticipates Objections

When making the presentation let it answer as many of the standard objections as seem likely to be raised by the prospect. Let them be answered before they are stated by the prospect and carefully avoid putting the objection into words yourself or allowing your prospect to do so. An objection expressed gives the prospect courage to support it by further objections, while if it is completely answered before the prospect states it he refrains from mentioning it. But if the prospect should voice an objection, never pass it by unanswered and never attempt to answer it by ridicule. This kind of answer is the last effort of a defeated debater. Old salesmen claim that careful analysis, united with long experience, develops about forty legitimate objections. By legitimate we mean that they are all possible and applicable to certain conditions which may arise. Thus one of the most common is "I cannot afford it." The salesman should study out every possible variation of these objections and learn arguments which tend to overcome it. Thus a plumber says, "I go on a bicycle from house to house, making repairs by the piece." Later he says, "I average only \$20 a week and have rent to pay and a family of four to support. I cannot afford your \$200 motorcycle." The salesman at once compares the speed of bicycle and motorcycle, using the plumber's own estimate of miles covered daily. This proves a saving of some hours. He is allowed to put his own price at average rates on the work he could do in those hours. Then he is told the installment terms of the agent for the motorcycle and has it proved in figures (that won't lie) that his additional earnings would meet his monthly or weekly payments and after completing payment he would continue earning a larger weekly wage. His excuse does not prove valid. But if he works by the day, two blocks from home, his objection would prove valid and the agent, if honest, would admit it.

The Climax and Close of the Presentation

There can be no fixed rule for bringing a presentation to a close. It is usually easier to get a signature to an order than to draw out the affirmative reply. Usually the climax is reached by naming price and terms of payment. Then immediately pass over the pen or ask for the order. It is well to arrange several points for bringing the presentation to a close. For the individual who "sells to himself" as soon as he perceives the good points of an article and their adaptation to his needs, there is a pause after the first general description and personal application. If the sale was not made, the

development of the sales talk is continued without a pause or sign of disappointment. Special attention should be given every word the prospect utters and frequently questions should be put to secure some expression of his opinion. After the second appeal for an order is made, it is well to ask directly why the prospect is not satisfied with the article. Carry the impression that every one buys when the real value and personal use of the commodity is understood. Seek an objection and then answer it and continue till the prospect has been answered on several points, then take the matter in your own hands again. Recapitulate the points made that seem to have personal application and close by making what is called a "clincher," an offer hitherto withheld, one that calls for immediate action to secure. Standard houses no longer make actual reductions in price. They change the manner of payment or give a better quality for a slight service and immediate acceptance or offer a premium extra for time-limited acceptance. If this does not secure the sale it is often well to delay for a time. Make the next approach a demonstration of use. Let the prospect try it, test it himself, compare it, read what others say and how others have used it, show how this individual can continue to use it to his continued advantage then return to the last offer of terms and ask the order. But after

once fully presenting and proving a reason, never return to that reason again except to name it briefly with others.

OUTLINE FOR STUDY

1. Write the briefest description possible of any make typewriter for presentation to a teacher, minister or lawyer, for personal use, no technical knowledge.
2. Make a list of as many objections as you can think of which might be made to any standard article. Reduce them to general terms such as "Can't afford it" (any price), "Too expensive for my needs," "Do not need it in my business," etc.
3. Select a single objection and state it in different forms, such as, "I can't afford it," "It costs too much," "It costs more than the X or Z make," etc. Then adapt them to some article with which you are familiar and answer them.
4. Show what is meant by "answering an objection before it is stated."

[Send answers to any of the foregoing questions on which you desire a criticism of your answers or ask any questions concerning the application of the principles to any business, enclose a stamped, return envelope and you will receive a personal reply. Address, C. L. Chamberlin, Osseo, Michigan.]

From The American Penman Gallery



C. C. STONE,
Draughton's Practical
Bus. Coll. Houston,
Tex.



C. B. MUNSON,
Met. Business Coll.,
Aurora, Ill.



P. W. ERREBO,
Pittsburgh Bus. Coll.,
Pittsburgh, Kan.



M. E. AUSTIN,
Man. Arts High Sch.,
Los Angeles, Cal.



W. P. CANFIELD,
Canfield School,
Owatonna, Minn.

Written by J. E. Barnett, Petersburg, Va.

~~\$870~~⁶⁰ New York City, June 30, 1914.
 On demand we promise to pay to
 F. G. Cleveland or order
 Eight hundred seventy & ⁶⁰/₁₀₀ Dollars
 Value received
 A. J. Jackson and Co.

The American Penman.

Italian Capitals and Flourishing by W. E. Dennis

Italian Capitals
F F F F F F F F F F
M M M M M M M M M M
P P P P P P P P P P



Announcement of M. V. C. T. A. Thanksgiving Program

The officers and committee of the Missouri Valley Commercial Teachers' Association have decided upon the following program, subject to slight changes, for the Thanksgiving meeting, which will be held in Kansas City, Mo., November 27 and 28, 1914. The personnel of the program is now receiving attention. Some surprises are in store for the members, and with the carrying out of the plans being made the teachers of the Missouri Valley will have a time long to be remembered. The latch string will, of course, be out to all comers, and a cordial invitation is hereby extended to all who are interested in the advancement of business education.

W. C. HENNING, President,
Cedar Rapids, Iowa.

OUTLINE OF PROGRAM

Friday, November 27

FORENOON

- 8:00-9:00—Reception and Enrollment of Members.
- 9:00-10:00—Opening Exercises, President's Remarks, Secretary's Report.
- 10:00-11:00—Roundtable—"How Can We Make Our Students Measure Up to Business Requirements?"

Leader
and
Twelve
Speakers

(Leader has five minutes to open the discussion and one minute for each introduction. Each speaker has four minutes. No introductory remarks, excuses or apologies will be permitted.)
(The above subjects will be subdivided, if possible, and assignments made.)

- 11:00-12:00—Inspirational Address—"Business and Mental Efficiency."
- 12:00-1:30—Fraternal Luncheon (Informal), 50c.

AFTERNOON

- 1:30-2:00—Informal Social Session.
 - 2:00-2:15—(Paper) "How Can the Stenographic Course be Made to Appeal More Strongly to Young Men?"
 - 2:15-3:15—Roundtable—"The Importance of Good Penmanship and How Best to Correlate Penmanship Practice With Other Subjects."
- Leader and Twelve Speakers (Conditions the same as above, and the subject will be sub-topically discussed, if possible.)
- 3:15-3:45—(Papers) "What Constitutes a Well-Balanced Course?" (a) Commercial; (b) Stenographic.
("a" and "b" to be discussed by two people, each having fifteen minutes.)
 - 3:45-4:30—Hobby Ride. Free to all. Once around the ring. Time limit not to exceed five minutes.
 - 6:30—Fraternal Dinner (Informal), 75c.
- Informal Social Time following, and to bed early.

Saturday, November 28

FORENOON

- 8:00-9:00—Informal Social Session.
 - 9:00-10:00—Roundtable—"How Best to Teach Bookkeeping—by Class or Individual Instruction." Some Methods.
- Leader and Twelve Speakers (Same condition as above. Certain ones will be prepared to discuss the relative merits of the two methods, and others will discuss methods.)
- 10:00-11:00—Inspirational Address—"Vocational Guidance in Commercial Training."
 - 11:00-11:30—(Papers) "Actual Business Practice in the (a) Commercial Course; (b) Shorthand Course."
(Two papers by two persons, each fifteen minutes.)

- 11:30-12:00—Business Session.
- 12:00-1:00—Fraternal Luncheon (Informal), 50c.

AFTERNOON

- 1:30-2:00—Informal Social Session.
 - 2:00-3:00—Roundtable—"How Can Teachers of Different Subjects Co-operate With Each Other for the Benefit of the Student?"
- Leader and Twelve Speakers (Same Conditions as above. Sub-topically discussed so far as possible.)
- 3:00-4:00—Hobby Ride (same rules).
 - 4:00—Parting Greetings.

AMERICAN PENMAN Certificate of Proficiency Winners
in Decatur (Ind.) Public Schools, Miss Grace Coffee,
Supervisor of Writing



Top row (left to right): ALTA TEEPLE, GERMAINE COFFEE, LUELLA BULTEMEYER. Bottom row: IRETA BEAVERS, MARIE SMITH.

Newly Elected Supervisors

Miss Mary E. Banks, who taught muscular movement writing successfully in the Summer School of 1914 at Norfolk, Va., has been elected supervisor of writing in the public schools of Concord, N. C.

Miss Lorena Waddle, of Bowling Green, Ky., has been elected supervisor of writing in the public schools of Mountain Iron, Minn.

Miss Elizabeth Mullen, an expert in muscular movement penmanship, and a competent teacher of it, has resigned her position as supervisor of writing in the public schools of Red Oak, Ia., to accept a similar position in St. Augustine, Fla.

Be Careful in Judging the Second War of the Nations

The condition of affairs in Europe affords teachers a rare opportunity to train their pupils in careful judgment and in moderation of statement. The older one grows the more he realizes that these are the qualities by which men are estimated and by which they get ahead. He who jumps at conclusions and rants in speech is looked at as still a child in intellect. The man who sees both sides of the shield before he declares himself, and even then admits that there are arguments on the other side, is the man to whom you go for counsel and whom you want to see raised to places of authority.
—The School Bulletin (Syracuse, N. Y.)

Cartoon by D. Beauchamp, Montreal. Published in "Canadian Educator's Monthly."



Unequal Pay

Wide variation in the pay for the same or similar work is one of the most striking situations revealed by the investigation of teachers' salaries just completed by the U. S. Bureau of Education, under the direction of J. C. Boykin, editor of the Bureau. Public elementary school-teachers may receive \$2,400 a year, as some do in New York City, or \$15 a week as in certain rural communities. Even in cities of the better class there are considerable differences in the salaries paid teachers. On the administrative side there are county superintendents with pay ranging from \$115 to \$4,000 per annum, and college presidents receiving salaries all the way from \$900 to \$12,400.

How to Stop "Whispering" in School

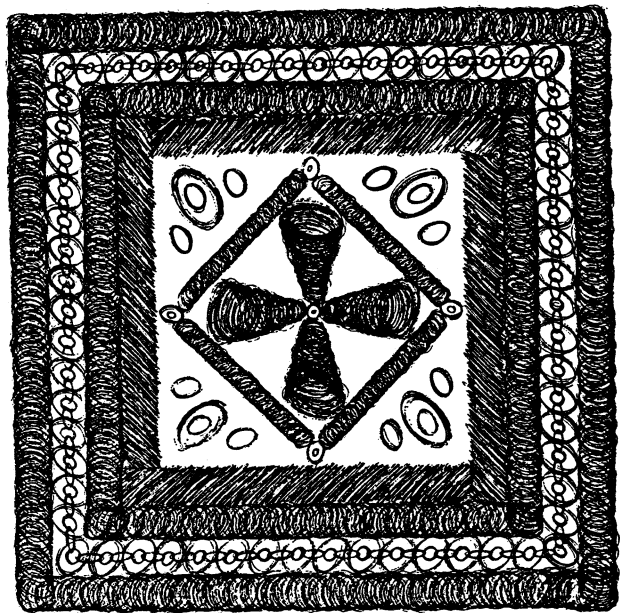
Question. How avoid whispering in school? (b) What rules would you make?

Answer. Never use the word whisper and you'll have none of it. Teachers encourage a great many things unconsciously. At close of school calling for those who have whispered encourages deceit and lying. (b) Make none. The children will soon learn that it is right which rules—voluntary obedience to the law, the law being right.

A miniature catalog 6½ x 3½ inches, entitled "Engrossing," and issued by the Coast College of Lettering, Los Angeles, Cal., E. S. Lawyer, president. This is a very neat little booklet containing many specimens of the work turned out by the above school, including resolutions, certificate engrossing, flourishing and ornamental designs.

Signatures by Paul O'Hara, Draughon's Practical Business College, Greenville, S. C.

Movement Design by H. E. Harter, student in Grand Island (Nebr.), Business College



H. E. HARTER

CLASSIFIED

Under this heading, the charge is 4 cents per word. Copy must reach this office on or before the 10th of the month. Answers addressed to "Care of American Penman" will be forwarded only for advertisements of 30 words or more, or space of one-half inch (\$1.25) or more.

HELP WANTED

THOUSANDS U. S. GOVERNMENT LIFE Jobs now open to Men and Women. \$65 to \$150 month. No lay-offs. Common education sufficient. Pull unnecessary. Write immediately for full list of positions and free sample examination questions. Franklin Institute, Dept. L195, Rochester, N. Y.

TEACHERS' COURSE

TEACHERS, STUDENTS, TAKE OUR COMMERCIAL Teacher's Course. All Commercial Branches. Summer Session. Delightful Climate. Beautiful Scenery. Catalog Free. Teacher's Agency. Teachers for Schools. Free Registration. Write. Nixon Business College, Bristol, Tenn.-Va.

BOOKS

EVERY PENMAN, ENGRASSER, ARTIST and student should possess a copy of The Dennis Book. A truly wonderful and inspiring collection of the best work of this wizard of the pen, brush and quill. Bound in substantial cloth, \$2.00 prepaid. THE AMERICAN PENMAN, 30 Irving Place, New York.

WE STILL HAVE ON HAND A FEW Bound Volumes containing the twelve numbers of THE AMERICAN PENMAN from September, 1913, to August, 1913, in genuine half morocco. Price \$2.75 prepaid; to teachers and school libraries, \$2.50. THE AMERICAN PENMAN, 30 Irving Place, New York.

SHORTHAND TEACHERS

wanted in each city to represent me in the sale of "The Stenographic Expert." Sells on sight. Double your income. Liberal terms. Sell the book to your graduates and to office stenographers. Send for sample pages and testimonials. Do it now! WILLARD B. BOTTOOME, Official Stenographer, New York Supreme Court, 220 Broadway, New York.

OSKALOOSA COLLEGE

EXTENSION COURSES leading to the usual college degrees, including the B. Accts.; also courses leading to graduate degrees in Arts, Education, Philosophy and Theology. Especially of interest to commercial teachers. Instruction thorough, attention prompt and prices reasonable. Grades accepted from standard institutions. We can interest you. Write for catalog and full information. OSKALOOSA COLLEGE, Oskaloosa, Iowa.

The Business Journal Tribune Building, New York City, a monthly magazine of 48 pages, contains lessons in Penmanship by the foremost penman in the world, also articles on Advanced Bookkeeping, Higher Accounting, Salesmanship, Advertising, Business English, Commercial Law, and other business subjects. One Dollar a year; or a sample copy five 2-cents stamps.

How Employers Consider Penmanship in Letters Applying for Positions

H. K. Good, well-known syndicate editorial writer, in a recent editorial entitled "A Few Practical Reasons for Good Writing," says, in part:

"The following extract, quoted from a letter written recently by the auditor of one of the largest corporations in New England, is only one of hundreds of such communications brought to my attention:

"Last Saturday we inserted an advertisement for a bookkeeper and received 76 letters in answer to it. Of this number 70 could not be considered, simply on account of their penmanship. Three of the six selected were not so good as we should like to have them, but the standard was so low that in order that we might make some progress toward filling the place we selected them for further consideration. On account of other conditions that need not be mentioned, four of the six had to be put to one side. In other words, out of the 76 letters only two men could be considered. It is not uncommon to hear people say that it is foolish for a young man to study bookkeeping, as there are not enough positions for those who have already studied it, but the fact is that when you want a good man, who can do his work accurately, be depended upon in a pinch, and write a good hand, particularly the latter, it is almost impossible to get one."

These are some of the practical reasons why a good handwriting is worth while.

Turkish Writing Simplified

With a view to the spread of education, a new system of writing has been introduced into Turkey, which is now being taught to the unlettered army recruits. It not only reduces the period for mastering the written language to a comparatively short one, but brings it within the mental limitations of the lower class.

Turkish writing has been an accomplishment of the few, since the people followed agriculture and left business to the hands of the educated Armenians. The old system resembles stenography, with three separate and distinct signs for each sound, according to position in the word written. Like stenography, it is necessary to know the word aright first in order to read it correctly. To understand its difficulties, the same sign represents the sounds, o, ou, eu and v; and the reader has to know which of these sounds is intended.

In the new writing, words are spelled separately instead of being run together with phonetic letters. This will greatly facilitate typesetting and allow the construction of a typewriter.

Each soldier is being taught the new writing with the idea that he will introduce it to his family on returning to his native village. His interest in public affairs and sense of national unity will also grow with the reading of books and papers. This is the work that Enver Pasha, the war minister, has undertaken.—*Exchange*.

For Sale or Exchange

The rate for display advertisements "For Sale" or "Exchange," answers sent care of The American Penman, is 18 cents per agate line (14 agate lines to an inch) or \$2.50 an inch. Discount for three months and longer. Copy closes on tenth of month preceding title month of publication.

FOR SALE—Good, small school. Established nine years in Western Pennsylvania. Fine equipment. Fifty thousand to draw from. Paying 25% to 50% on investment of \$2,000. Excellent prospects for coming year. Should pay at least 50% and good salary to owner. Possession given immediately. Cash only. "W. E. R.," c/o AMERICAN PENMAN.

FOR SALE, BUSINESS COLLEGE.—One of the best known, longest established Business Colleges in Milwaukee and state of Wisconsin. Splendid equipment, fine central location, long lease in modern building. Reason for selling—ill health. Advertiser will deal with responsible principals only. Address,

CRESS MORRIS

1000 Pabst Building Milwaukee, Wis.

TO EXCHANGE: 1,280 acres of land to exchange for Business College. Address "B. N. O.," care of AMERICAN PENMAN.

Mills's Correspondence School of Penmanship

Conducted by E. C. MILLS, Rochester, N. Y.

If you have an ambition to improve your penmanship at home during odd moments you should send for full particulars regarding this school.

International Shorthand Speed Contest

At the International Shorthand Speed Contest, Atlantic City, N. J., August 26, under the auspices of the National Shorthand Reporters' Association, Nathan Behrin, an Isaac Pitman writer, won the Gold Medal—the highest award—in the 280-word-per-minute test, with 98.6 per cent. of accuracy. In the three tests of 280, 220, and 200 words, Mr. Behrin's average percentage of accuracy was 98 per cent. None but Pitmanic shorthand writers qualified in the above tests.

Robert Miller, last year with the Creston (Iowa) High School, is a new assistant in the Male High School, Louisville, Ky.

Mildred Miner, of Brooklyn, N. Y., has been made secretary of Centenary Collegiate Institute, Hackettstown, N. J.

Mrs. Theodora Ames Hooker, for many years with the Holyoke (Mass.) High School, becomes the head of the new commercial department in the Saugus (Mass.) High School.

Make Gregg Shorthand Your Ally

One of the strong tendencies of the day in educational circles is the keen judgment school officials are displaying in the matter of commercial subjects and particularly in shorthand. The very great importance of these subjects and the demand for them in the curriculum have stimulated a study that is producing excellent results. Along with this study they are also making an analysis of the teaching problem—and this is affecting materially the status of many teachers who refuse to keep up with the procession in the educational forward movement.

It is becoming quite generally recognized by superintendents of public schools, principals of high schools, and managers of commercial schools, that when a teacher exhibits prejudice against a system that has been so uniformly successful as Gregg Shorthand, he or she is displaying a narrowness that is not conducive to the best interests of the young people who are studying the subject.

It is a very common thing for a superintendent or a school manager to say that he recognizes that the shorthand teacher is getting fossilized and that a change must be made, at which time Gregg Shorthand will be adopted. This is usually accompanied by an expression of regret at the attitude of the teacher, or a request that we continue to urge upon the present teacher the wisdom of studying Gregg Shorthand.

When one thinks of the great saving of time and effort to the teacher as well as to the students that the adoption of Gregg Shorthand would affect, it is hard to understand why some teachers cling to the old-time systems. They are generally ready to admit that Gregg Shorthand can be acquired in much less time and can be read with greater ease, and they admit, too, that it has demonstrated its great speed possibilities in every way.

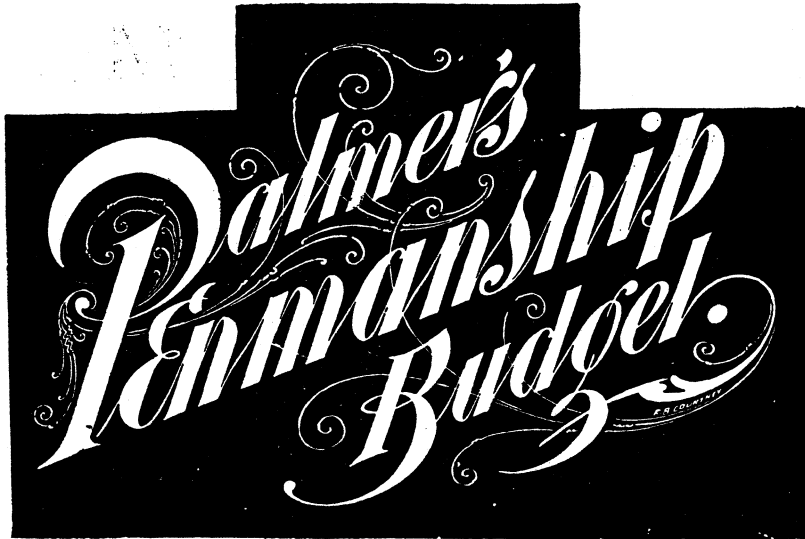
But, having said all this, they decline to consider a change to the system. It is simply an illustration of the force of habit. If they would only make a *start*, they would find the study of Gregg Shorthand a source of delight, and, as all Gregg teachers know, it would vastly increase the interest taken in the study by the students on account of the absence of the discouraging features that are always present where the old systems are used.

Teachers who are really wide-awake are seeing the trend of events and are making Gregg Shorthand their ally. More than 400 schools adopted the system last year, which swells the number of schools teaching it to 53% of the entire number of high schools in which shorthand is taught, and at least 65% of the private schools.

Let us help you mobilize your forces for the greatest possible effectiveness. Any teacher can secure free tuition in our correspondence course by simply writing us.

THE GREGG PUBLISHING COMPANY
NEW YORK CHICAGO SAN FRANCISCO

Nothing
Else
Like
It



Nearly
One Hundred
Thousand
Sold

Full and explicit instructions are given in each department, making it a complete school of penmanship and pen art in book form. Price of single copies, postage prepaid, 75c. Discount prices for quantities given upon application.

SENT ON APPROVAL on receipt of price. If not pleased with it return it and the price paid, plus postage, will be returned.

SEND ALL ORDERS TO

THE AMERICAN PENMAN

30 Irving Place, New York

Flourished by Francis B. Courtney



A Call for 20,000 More

Not of dollars for the relief of human suffering, nor of recruits for our Army or Navy, but of NEW PRACTICAL SPELLING. We have just completed another edition of 20,000 to help meet the demand for this popular text. If you have never seen our book, nor heard of its merits, listen while we tell you a few of its special features:

NEW PRACTICAL SPELLING contains 6,000 of the most important words, especially those used in business. The words are classified and defined, diacritically marked, divided into syllables, numbered, alphabetically arranged, the parts of speech are given, and the correct capitalization is indicated, making eight particular advantages, each one of which is worthy of special comment. No other spelling book has all these features combined. It is replete with the best thoughts of the best thinkers in short, snappy quotations, one at the head of each page, and several at the foot of the page—all brief, but bristling, and specially relevant to the subject of classification of the two lessons on that page. More than a thousand of the finest gems of thought have thus been inserted, each where it would best illustrate the lesson and make it "stick." As the force of the English language depends almost wholly upon

its *short* words, we give in Part One, 1,400 of these burden-bearers of our mother tongue, without definition, but derivatives of most of these occur in Part Two, where all words are defined.

We do not claim that this book is superior to our Practical Spelling, which for many years has been the most popular commercial speller on the market, but the new book will probably prove better adapted to the needs of some schools. A superintendent writes: "We are using your New Practical Spelling in our school, and I think it the best planned book of the kind I ever saw." Hundreds of others think the same.

If you want the best, you will surely desire to use one or the other of these books in your school the coming season. A sample copy of either text will be mailed, free of charge, to any teacher or school principal who would like to give it a careful examination, with a view to introduction.

Write for illustrated catalogue, describing our other books on the subjects of English, letter writing, arithmetic, commercial law, shorthand, typewriting, bookkeeping, business practice etc.—also our popular pocket dictionary.

The Practical Text Book Company
EUCLID AVENUE AND 18th STREET CLEVELAND, OHIO

BOOKS

"Industrial-Commercial Geography of the United States," by L. C. Rusmisl; published by The A. N. Palmer Company; 294 pages; ingrained buckram binding; retail price \$1.25.

Readers of THE AMERICAN PENMAN in the past four years need no introduction to L. C. Rusmisl, the principal of the High School of Commerce of Omaha, Nebr. His articles contributed to the PENMAN attracted attention far outside the field commonly allotted to this magazine, and marked the author as one who should be called upon to produce a text book needed in every up-to-date business school, public or private, in the country.

It is no exaggeration to say that Mr. Rusmisl's book as it comes from the press, exceeds the most hopeful expectations of his friends. It is one of the finest examples of modern text-book printing in all that have come to the PENMAN office. For this, naturally, the publishers claim credit.

One quickly feels wonder, when turning the leaves of this book, that such a work, devoted clearly and with convincing definiteness to a survey of the great industries of our country and their geographical distribution, should have been so long withheld from the schools.

There are 130 illustrations, most of them in half-tone; these illustrations of themselves would furnish absorbing interest for any book on this subject. There is an amazing mass of informa-

tion in the text, and all of it is "up-to-the-minute," as the saying is.

The author writes in part in the preface:

"The teacher of commercial science must be able to inspire the class to investigation. These studies are simply used as types, and the earnest student will investigate others after the manner suggested here. It has not been my purpose to define a narrow method, or to prescribe any fixed number of topics, but rather to encourage variety and originality upon the part of both teacher and student.

"I have had the greatest success with the topical or laboratory plan; and these chapters were written to fill a demand from teachers all over the country for concise, condensed information not found in the ordinary text book, which may be used in the school room and illustrated by the use of process exhibits. These may be obtained from manufacturing concerns and from other sources.

"Most of the information in this book has been gathered by personal visits to the mines, mills, fields, forests and centers of industry mentioned."

Last year the A. N. Palmer Company first entered the field of text-book publication outside the strictly penmanship domain. The first volume in a series of "Palmer Method Readers," by William Alexander Smith, was entitled "A Primer," and was offered to school boards with marked success. This year "Household Accounting," a text book

for Domestic Science Departments, was put out.

The A. N. Palmer Company will remain, of course, essentially the leading organization for the reform and progressive development of penmanship. The publication of text books on other subjects will constitute the work of but one department of the organization.

"The Essentials of Business English," by Porter Lander MacClintock, M. A., published by the La Salle Extension University, Chicago, Ill., price \$1.00 post-paid. The book begins by outlining the four fundamentals of good writing—correctness, clearness, beauty, and force, and the means by which these may be obtained. Correctness in grammar, in diction, in arrangement, for example, are subdivisions. Vocabulary building, spoken business English, and similar topics are interesting and adequately treated. Punctuation, spelling, and grammar—all receive attention. Business composition, letter-writing, effectiveness, and what remains to do after applying principles laid down, are all discussed. The volume is enriched by a division which gives miscellaneous practical documents.

"Inorganic Chemistry," by E. C. C. Baly, written in the reporting style of phonography, published by the Phonographic Institute Company, Cincinnati, Ohio. The subject-matter is presented in a manner as free as possible from technical terms, and to the student of

(Continued on next page)



Prepares persons as Professional Penmen, Supervisors of Writing and Engraving Artists. Catalog filled with handsome specimens free. Address—

ZANER & BLOSER
Columbus Ohio

TRIAL BALANCES
BY THE
WRIGHT WAY
"A very good thing"
says that eminent commercial educator and author, L. L. Williams, of Rochester, N. Y. Post-paid 25 cents. Why not become one of my agents on a very liberal commission basis?
H. WINFIELD WRIGHT,
807 Chestnut St., Phila., Pa.

I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.
F. W. TAMBLIN, 405 Meyer Bldg., Kansas City, Mo.

Diplomas
Stock and Special Designs—Our 1914 catalog shows some new designs and contains much of interest to buyers of Diplomas—Send for it to-day.
Artistic Engraving and Illuminating
Diploma Filling a Specialty
HOWARD & BROWN, ROCKLAND, MAINE.

EDWARD C. MILLS
Script Expert
ROCHESTER, N. Y.

The finest script for Bookkeeping Texts, Works on Correspondence, Copy-slips, etc. Send copy for estimate.

The Imperial Engraving Co.
32 UNION SQUARE, NEW YORK
We have clients in all sections of the country
HALF-TONES A SPECIALTY

New Idea in Business College Clubs
C. A. Robertson, of the Long Island Business School, Brooklyn, N. Y., recently organized a club among his pupils known as the Efficiency Club for "the promotion of a friendly interest among students of commercial branches for the sake of awakening any unemployed or undiscovered talents which may make the student more efficient in his chosen work."

Article III of the Constitution is as follows:
"Any student of the Long Island Business School may become a member of this association by enrolling with the secretary, or the enrolling committee, and paying the regular membership fee.

"Each person becoming a member of this club shall pay a fee of fifty-one cents, which shall entitle him to membership for the current year in the club, and also to one year's subscription to any of the following business magazines: The Business Educator, The Business Journal, or The American Penman."

The following officers were elected on August 28, for one year: President, George Spitzer; vice-president, Andrew M. McKay; secretary and treasurer, Beatrice Abrams.

A Writing Desk at Home for the Child
From the Mother's Magazine

Perhaps many a poor penman would have written a more creditable hand if in childhood he had had a desk of his own, in a suitable place, provided with materials for writing at such times as he chose. It would have seemed an art more worth cultivating under such conditions than when he had to write on his knees or on a littered table.

Every child's room should have a private desk or table where he may write. Here he should have a stock of pens, penholders, pencils, pads and writing paper, and he should be trained to use these materials frequently.

Such a bit of property helps him to cultivate neatness and order. If he evidences slovenliness at first, the mother should urge him to orderliness and inspect his desk until he has attained neatness.

It should be impressed upon him that this is part of his training, that as a man he will always need to keep his papers in place and in order, and that if he is to be in the employ of others, it will be to his advantage to have formed good habits in such matters.

The child will take pride in possession of his own desk and pens, and this will lead him to the cultivation of the use of pen and ink.

John Weinberger, of the University of Wisconsin, is a new commercial teacher in the Shortridge High School, Indianapolis.

J. C. Hullett, Bowling Green, Ky., has charge of the commercial department of the Winona (Minn.) Business College.

GILLOTT'S PENS

Indispensable Instruments of Progress and Perfection in Penmanship



No. 1 Principality Pen



No. 60 1/2 E. F. Double Elastic Pens



No. 601 E. F. Magnum Quill Pen

Sold by Stationers Everywhere

JOSEPH GILLOTT & SONS
Alfred Field & Co., Sole Agt.
Chambers St. NEW YORK

HIGGINS' Eternal Ink
Writes Everlastingly Black
The kind you are sure to use with continuous satisfaction. Used and endorsed by the American Penman, and many business and private schools.
At Dealers Generally
2 oz. bottle by mail prepaid 20c.
From **CHAS. M. HIGGINS & CO., Mfrs.**
271 9th Str., Brooklyn, N. Y.

PENMANSHIP COPIES
REPRODUCED IN FIRST-CLASS STYLE BY
The Franklin Company
ENGRAVERS—ELECTROTYPERS
CHICAGO, ILLINOIS

BOOKS

(Continued from page 82)

the reporting style it affords a lucid exposition of a science about which it is essential that he know something if his future field of work is to be a wide one, in addition to giving him the correct reporting outlines for words which are not a part of his everyday vocabulary. Retail price, 30 cents.

No. 8 of the series of business-letter books issued by the Phonographic Institute Company, Cincinnati, Ohio, entitled "Automobile Correspondence." The letters in this book are divided among the various branches of the automobile business, and cover the range of automobile terms pretty thoroughly. They are written in the amanuensis style of Phonography, and the key, in facsimile type-writing, is included in the book. Retail price, 25 cents.

R. G. Laird, for a number of years in charge of Business Technique in the High School of Commerce, Boston, has been promoted to be principal of the new Clerical High School, Boston.

Back Numbers of the American Penman

We have taken our surplus supply of back numbers off the shelves, and wrapped them up ready for mailing. There are two assortments and we will send them postpaid to any address in the United States at the following prices:

ASSORTMENT No. 1

10 copies no two alike 25c
(In Canada 35c)

ASSORTMENT No. 2

25 copies no two alike 50c
(In Canada 70c)

All numbers are as clean and perfect as when issued.

They will not last long.

SEND ALL ORDERS TO

THE AMERICAN PENMAN
30 Irving Place New York

Three Books to Select from Business Writing For Schools and Business Colleges

If the letters received from over 1000 penmen and teachers count for anything I have three of the best books on the American Method of Business Writing that has ever been published.

BOOK NO. 1.

American Method of Business Writing contains 108 pages, size 9¼ x 12 inches, and 538 lessons. Each lesson is independent in itself and contains from 8 to 15 copies. Retail price \$1.00.

BOOK NO. 2.

Contains 96 pages 6 x 9¼ inches, 250 lessons, and is without doubt the finest book on business writing of this size that has ever been written. Retail price 50 cents.

BOOK NO. 3.

This small book of 100 lessons contains 64 pages, size 4¼ x 9 inches. The lessons were selected from the other books and are arranged in a most systematic and scientific manner. Nothing better in a book containing 100 lessons. Retail price 25 cents.

With the view of adoption sample copies of one or all of the books will be sent to school men and teachers at the prepaid wholesale price as follows:

Book No. 1 containing 538 lessons.....	\$.45
Book No. 2 containing 250 lessons.....	.27
Book No. 3 containing 100 lessons.....	.15

If either book is adopted in your school the price of the sample copy will be deducted from the first order of 25 or more books.

Address

C. W. JONES
BROCKTON BUSINESS COLLEGE, BROCKTON, MASS.

"The Books You Will Eventually Use"

SWEET'S TEXT BOOKS FOR COMMERCIAL SCHOOLS

Business Practice Bookkeeping

Actual Business Practice harmoniously blended with Theory. The most attractive work on this subject published. A business getter, a money-maker for those who use it, and a delight to both student and teacher. 192 pp. Printed in five colors. Price, \$1.50.

Modern Business Arithmetic

Philosophically arranged, carefully graded, concise in statement, attractive and interesting, creates enthusiasm, systematic and flexible, thoroughly up to date, saves labor, and makes progress rapid. 260 pp. Printed in colors. Price, \$1.00.

Business Practice Speller

Containing the best list of words ever compiled for the purpose. Of the 142 lessons, 99 are photo-engraved from beautiful script. Send for a copy of this splendid book. Price, 50 cents.

Business Practice Correspondence

"The Cream of Business Correspondence." A small book, but chock full of the essentials of the subject. Send for a copy, you will like it. 56 pp. Printed in colors. Price, 50 cents.

Sample copies of the above will be sent to teachers for examination upon receipt of one-half the list price. Address,

J. S. SWEET PUBLISHING COMPANY, SANTA ROSA, CALIFORNIA

Schools for the U. S. Army

The annual report of the U. S. Commissioner of Education contains a paper by Captain McArthur, of the U. S. Army, in which he writes:

"The military educational system of the United States comprises: The Military Academy at West Point for the education of cadets; post schools for the instruction of enlisted men; garrison schools for the instruction of officers in subjects pertaining to the performance of their ordinary duties; the Army Service Schools at Fort Leavenworth, Kans., including the Army School of the Line, the Army Staff College, the Army Signal School, the Army Field Engineer School, the Army Field Service and Correspondence School for medical officers; the Special Service Schools, consisting of the Engineer School, Washington Barracks, D. C.; the Coast Artillery School, Fort Monroe, Va.; the Mounted Service School, Fort Riley, Kans.; the Army Medical School, Washington, D. C.; the School of Fire for Field Artillery, Fort Sill, Okla.; the School of Musketry, Fort Sill, Okla.; the Signal Corps Aviation School, San Diego, Cal.; the Schools for Bakers and Cooks, Washington Barracks, D. C.; and Presidio of San Francisco, Cal.; the Training School for Saddlers and for Battery Mechanics of Field Artillery, Rock Island Arsenal, Ill.; the School of Instruction for enlisted men of the regular army selected for detail for duty with the organized militia, the Engineer Trade Schools; the Army War College, Washington, D. C.; the schools of instruction for college students, and the military departments of civil institutions at which officers of the army are detailed under the provisions of law."

Miss Clara Johnson is the new supervisor of writing in the public schools of Essex, Ia.

Mr. Thomas Edwards will supervise the penmanship in the public schools of Green City, Mo., during the coming year.

Mr. C. M. Yoder, formerly of South High School, Minneapolis, Minn., is the new head of the commercial department of the Washington High School, Milwaukee, Wis.

Catalogs and Advertising Literature
Received

Catalog of the Michigan Business and Normal College, Battle Creek, Mich. One of the finest catalogs received at THE AMERICAN PENMAN office for some time. It is printed in two colors throughout on high-grade enamel paper with a heavy crash-finished cover, cover being printed in blue and the book bound with gold cord. Contained in this catalog are four full-page group pictures of THE AMERICAN PENMAN Certificate Winners. During the last school year pupils in the above school won over one hundred THE AMERICAN PENMAN Certificates of Proficiency.

Catalog of the Northwestern Business College of Minneapolis, Minn. A neat booklet of 24 pages and cover containing special information.

Year Book of the Brockton (Mass.) Business College. A booklet of 24 pages and cover, containing a Summary of Courses, General Information, and Interesting Facts Concerning the Success of Former Pupils.

Catalog of the Minnesota School of Business, Minneapolis, Minn. An excellent catalog of 28 pages and cover, finely edited, printed and bound, containing many interior views of business offices and class rooms.

Catalog of the Churchman Business College, Easton, Pa., consisting of 32 pages printed on highly enameled paper with primrose antique cover.

New York University Bulletin, containing the announcement of the School of Commerce, Accounts and Finance.

Bulletin of the Newark Institute of Arts and Sciences containing an announcement of commercial and educational courses.

The 50th Year Book and Catalog of the Rider-Moore & Stewart School, Trenton, N. J., consisting of 56 pages and cover which is printed in blue and gold. With this catalog also comes a very neat booklet entitled, "What eminent men and successful graduates say of the Rider-Moore & Stewart School."

Catalog of the Minneapolis (Minn.) Business College, consisting of 80 pages with a stiff grain cover and the name of the school impressed in gold. It is printed throughout in brown ink, which makes the many large illustrations of class rooms show up very effectively.

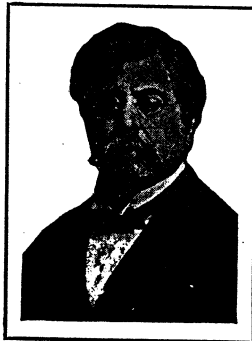
Circular describing the course of study for the Metropolitan Business College System which has schools in Chicago, Joliet, Aurora and Elgin, Ill.

Volume 8, No. 1, of the "Southern Exponent of Business Education," by the Bowling Green (Ky.) Business University. This issue contains many specimens of business and ornamental writing by W. C. Bronnfield.

"The Review," Volume 8, No. 1, issued by the Lawrence (Kans.) Business College.

"The Proof," issued by Duff's College, Pittsburgh, Pa., volume 9, No. 4.

A folder from the Capital Business College, Salem, Ore., which is being sent to former students.



ARTHUR J. BARNES

Sisters of Divine Providence, Sharpsburg, Pa.; Central Bus. Coll., Detroit, Mich.; Sacred Heart Academy, Ft. Wayne, Ind.; Sisters of St. Francis, North Judson, Ind.; Spencer, W. Va., High School.

"You are doing more to put Pitmanic Shorthand in a higher place than all the other publishers put together."—Fred M. Powell, Union High School, Dinuba, Calif.

Ask for complete copy of Mr. Powell's letter giving details of his test of Barnes with five other systems or text-books.

Do not wait until next year to start right.

The
ARTHUR J.

ADOPTIONS

BARNES

A few more of the schools adopting

Brief or Practical Course

Los Angeles State Normal; Terre Haute, Ind., High School; Youngstown, O., Bus. Coll.; Academy of Holy Family, Baltic, Conn.; Garfield Coll., Rochester, Pa.; Rensselaer, Ind., High School; Savanna, Ill., High School;

Sisters of Divine Providence, Sharpsburg, Pa.; Central Bus. Coll., Detroit, Mich.; Sacred Heart Academy, Ft. Wayne, Ind.; Sisters of St. Francis, North Judson, Ind.; Spencer, W. Va., High School.

BARNES
502 Howard Bldg.

PUB. CO.
St. Louis

GET ACQUAINTED!

This fall Francis B. Courtney begins a "get acquainted" campaign to make known the fact that the

Courtney School of Penmanship by Correspondence

has a message to the people of America and seeks to enter the homes of those who do not know it.

The Courtney School has achieved remarkable success and has accomplished exceptional results in the teaching of rapid, tireless business writing by correspondence.

It has earned the endorsement of the press, profession and students who have availed themselves of the services of America's Foremost Penman.

It is unquestionably the most highly recommended school of its kind in existence.

Let's get acquainted! Suppose you write for free illustrated Journal. Look it over. There is something in it that will interest every member of the family—father, mother, sister, brother. And grandmother and grandfather will like it, too.

Think this over and write before you forget it.



Box K 492

DETROIT, MICH.

"The New Era," volume 20, No. 1, published by the Kansas Wesleyan Business College, Salina, Kans.


An eight-page pamphlet from the Waynesboro (Pa.) Business College, James T. Austin, president.

TEACHERS' AGENCIES

**GOOD
POSITIONS
FOR GOOD
COMMERCIAL
TEACHERS
OUR
SPECIALTY**

JAMES MILLIKIN UNIVERSITY

DAKOTA WESLEYAN UNIVERSITY, OMAHA
HIGH SCHOOL OF COMMERCE, SOUTH MILWAUKEE HIGH SCHOOL, ST. LOUIS COMMERCIAL COLLEGE, DYKE SCHOOL OF BUSINESS, CLEVELAND, and many other good schools have secured commercial teachers through us for the coming year. These teachers have increased their salaries and broadened their opportunities through this Bureau. Emergency vacancies will occur from time to time. Keep in touch with us. SUPERIOR SERVICE FOR TEACHER AND EMPLOYER IS OUR AIM.



THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. WEBSTER GROVES, ST. LOUIS, MO.

A Busy Month Among the many positions we filled in August were these: Huron, S. D., College; Madison, N. J., High; Ocean City, N. J., High; the new Clerical High School, Boston; Dickinson Seminary, Williamsport, Pa.; Spencerian School, Cleveland; Spokane, Wash., Expert School of Business; Utah Business College, Salt Lake City. As this is written August 28, we are busy answering emergency calls by telephone and telegraph. "No position, no pay" is our motto. Let us help you.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) 25 Essex St., BEVERLY, MASS

NORTHWESTERN TEACHERS AGENCY

We are greatly in need of teachers for emergency vacancies of the early autumn which offer the best opportunity for promotion. The leading Agency for the entire West and Alaska.
BOISE, IDAHO.

POSITIONS BY WIRE

We fill many emergency calls by telegraph. First-class commercial teachers are always in demand. Vacancies are reported to us almost every day in the year. We want your name on our OPPORTUNITY REGISTER.
CONTINENTAL TEACHERS' AGENCY, Incorporated, Bowling Green, Ky.

R. B. I. Training School for Commercial Teachers

117 commercial teachers attended our summer school for methods in July. They represented sections of our country all the way from Maine to California and from Canada to Tennessee and Georgia. 47 members of this class entered earlier in the school year to complete their study of the commercial texts. We are now registering prospective commercial teachers for work in the subject matter preliminary to work in methods next July. 412 of our graduates are now teaching the commercial subjects in 37 states and foreign countries. Our bulletin gives particulars. A postal card brings it.

ROCHESTER BUSINESS INSTITUTE
ROCHESTER, N. Y.

Western Positions for Commercial Teachers

For Public Schools, Normal Schools and Colleges.

As Publishers of "THE ROCKY MOUNTAIN TEACHERS' AGENCY SCHOOL DIRECTORIES," we are in direct touch with nearly all the Schools throughout the entire West. WRITE US TODAY for FREE BOOKLET, showing how we place our Teachers. The Largest Teachers' Agency in The Rocky Mountain Region.

ROCKY MOUNTAIN TEACHERS' AGENCY
EMPIRE BLDG. DENVER, COLO.

Handwriting of Mrs. Harriet Noyes
Eaton, of Maine

In these days of mechanical writing by aid of the typewriter, it is a pleasure to see a specimen of the good old penmanship, and more than interesting to see that done by a woman of

ninety-four years of age. Such a specimen was received by Mrs. Margie Hunter Eaton, last week, from her mother-in-law, Mrs. Harriet Noyes Eaton, of Livermore Falls. It was like copper-plate and puts the penmanship of the recent business college graduate in the category of scrawls.—Portland (Me.) Press.

Personal and News Notes

R. W. Brock, former teacher of penmanship in the public schools of Muskegon, now of Bigelow, Ark., will move to Beebe, in the same state, to take charge of the schools there during the next year.

Miss Nellie Correy, a recent graduate of the Michigan Business & Normal College, Battle Creek, Mich., has accepted a position as instructor of penmanship and music in the Follansbee, W. Va., public schools.

Miss Clemantine Lewis, of Westernport, Md., will have charge of the Shorthand Department of the Tri-State Business College, Cumberland, Md., during the coming year.

Miss Lillian Kieke, a graduate of the Commercial Teachers' Department of the Albuquerque Business College, has been elected as principal of the Commercial Department of the New Mexico State Normal at Silver City, New Mexico.

Miss Zella Smith, pupil of the Michigan Business & Normal College, will teach penmanship, shorthand, typewriting and bookkeeping at St. Ann's School, Charlottesville, Va.

Miss Lorena Waddle, recently of Bowling Green, Ky., has been elected to take charge of the penmanship of the public schools of Mountain Iron, Minn., and to do office work in the office of the superintendent.

Mr. H. T. Loomis, well known in his connection with the Spencerian Business College, and the Practical Text Book Co., of Cleveland, O., wrote the editor of THE AMERICAN PENMAN, on August 4, from Lucerne. His communication was on a postal, bearing a photograph of the Lion of Lucerne monument to heroes of former European troubles. Mr. and Mrs. Loomis were waiting for an opportunity to reach American soil.

J. W. Miller, of the Williams Business College, Beaver Dam, Wis., has resigned his position, and will go to Mitchell, So. Dak., as principal of the Department of Business Mechanics in the School of Commerce of the Dakota Wesleyan University. This University has an enrollment of about 600 students. W. H. AuBuchon will be the new principal of the Williams Business College.

C. H. Prager, who for the past twelve months has been studying penmanship and teaching commercial branches under J. D. Rice, principal of the commercial department of the Chillicothe (Mo.) Business College, has accepted a position as principal of the commercial department in the Ishpeming (Mich.) High School at a salary of \$100 per month.

Mr. B. I. Van Gilder, last year with the Butte (Mont.) Business College, and Mrs. S. H. Bauman, formerly of the Great Falls (Mont.) Commercial College, have opened the Medford (Ore.) Commercial College.

Mr. D. Jesse Smith, last year with the Worcester (Mass.) Business Institute, has accepted a position with the Trenton (N. J.) Business School.

Personal and News Notes

Claude Ferguson, last year with the North High School, Des Moines, is to be with the High School of Commerce, Springfield, Mass.

Miss Ethel M. Bascom will have charge of the commercial work in the Farmington (N. H.) High School.

D. C. Sapp, last year with the Orangeburg (S. C.) Business College, will teach penmanship in Strayer's Business College, Philadelphia.

A. A. Lang, for several years in charge of the commercial work in the Kewanee, Ill., Business College, will have charge of the commercial department of the Atchison (Kan.) Business College.

Dr. Edwin Leibfreed, for a number of years proprietor of the Long Island Business College, Brooklyn, N. Y., has sold that school, and is taking a well-earned rest.

D. C. Gibson is to be the principal of the commercial department of the Spokane Expert School of Business, owned by the widely-known Gregg expert, Raymond P. Kelley.

Miss Niram Willett is to teach shorthand and typewriting in the Ashtabula (Ohio) Business College.

A. B. Curtis, formerly employed in the Minneapolis Business College, is to have charge of the High School commercial work in Chippewa Falls, Wis.

D. P. McDonald has been elected commercial teacher in the Y. M. C. A., at Baltimore, Md.

Miss Amy L. Whitcomb, of Townsend, Mass., is a new shorthand teacher in Merrill College, South Norwalk, Conn.

Miss Frances Greenhalgh is a new commercial teacher in the Reading (Mass.) High School.

A. E. Walk, last year with Highland Park College, Des Moines, is to be an assistant in the Northwestern Business College, Spokane.

George C. Clarke, of Portland, Me., is a new commercial teacher in the New Bedford (Mass.) High School.

W. J. Hutchinson, of Danbury, Conn., will be an assistant commercial teacher in the Concord (N. H.) High School during the coming year.

M. E. Studebaker, for a number of years with the School of Commerce of Manchester College, North Manchester, Ind., is a new commercial teacher in the Pittsburgh (Pa.) Schools.

A. J. Neill, of Luther College, Wahoo, Neb., will teach with the Wellington (Kans.) High School, next year.

J. M. Niswander, last year with the Central High School, Akron, Ohio, is to be connected with the Spencerian School of Cleveland during the coming year.

G. N. Findley, last year with Troy Conference Academy, Poultney, Vt., will be the commercial teacher in the New Jersey Military School at Freehold, N. J.

Katherine Thompson, for many years with Sherman's Business School, Mt. Vernon, N. Y., returns to her former position after an absence of a year.

TEACHERS' AGENCIES

Midland Specialists' Agency

Station "C," Spokane, WASHINGTON

The only specialists' agency in the great Northwest. Best of opportunities for progressive teachers. We solicit Correspondence with those seeking advancement.

Schermerhorn Teachers' Agency

CHARLES W. MULFORD

New York, N. Y.

Telephone, 1635 Murray Hill

Prop. Established 1856

Special department for Commercial teachers. The demand greatly exceeds the supply. Write us immediately if you wish advancement. "A Superior Agency For Superior People."

Missouri Valley Teachers' Agency

Has an excellent list of teachers, many with College Training. Calls for good teachers coming in. Schools wanting better teachers and teachers wanting better positions should write us. "The Agency That Gets Results."

B. O. McADAMS, MGR., HARLAN, IOWA

WE NEED TEACHERS

Use our service because we make a painstaking search for the position that will just fit you. A teacher congenially placed is permanently placed, an advantage to both school and teacher. NOW is the time to enroll in order to have an early choice of the many excellent calls we always have at this season of the year. No registration fee. Good Teachers for Good Schools.

UNION TEACHERS' BUREAU, TRIBUNE BUILDING, NEW YORK CITY

Southern Teachers' Agency

W. H. Jones, Mgr., Columbia, S. C.

SPECIALISTS' DEPARTMENT — Unprecedented demand for commercial teachers. The South covered. Expert representation. Get booklet, A Plan, telling all about Southern schools.

Nora Darrah, Hamilton, Ohio, is an assistant in the commercial department of the Piedmont Business College, Lynchburg, Va.

P. A. Kelly is the new commercial teacher in the Bloomsburg (Pa.) High School.

Laura J. Doyle, last year with the Norfolk, Va., High School, is a new commercial teacher in the Girls' High School, Reading, Pa.

A. B. Crosier, who was with the Wichita (Kan.) Business College last year, becomes an assistant professor in the Department of Commerce and Finance of the James Millikin University, Decatur, Ill.

Gladys C. Smith, last year with the West Springfield (Mass.) High School, is now teacher of shorthand in the Arlington (N. J.) High School.

F. J. Blakeman, is an assistant supervisor of penmanship in the New Haven (Conn.) schools.

Lulu Edmunds is a new teacher in the shorthand department of the Wheeling (W. Va.) Business College.

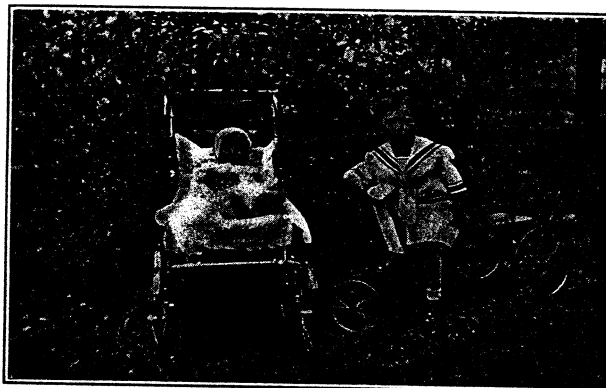
Miss K. C. Maxwell, of Moore's Mills, N. B., is a new shorthand teacher in the Berkshire Business College, Pittsfield, Mass.

Miss K. A. Hayes is a new commercial teacher in the New Britain (Conn.) High School.

Burton E. Tiffany, last year with Greenville College, is the new commercial teacher at Wessington Springs, S. Dak.

Joseph L. Pyle, of Goldey College, Wilmington, Del., is a new commercial teacher in the Ocean City (N. J.) High School.

From H. A. Berry's Garden, at Elmira, N. Y.



DONALD BERRY, 4 YEARS, 3 MONTHS; ROMA BERRY, 7 MONTHS.

REAL TEACHERS

Will you need a real teacher in September? Or another besides those you now have?

The MICHIGAN BUSINESS AND NORMAL COLLEGE of Battle Creek is what its name implies, *business* and *normal*. Young men and women are *taught* how to *teach*. They are trained in business by an expert, who has succeeded in the business world and in the school room.

Some excellent material is now being prepared. Several will be ready for the fall opening. They will go out as real teachers of penmanship, bookkeeping, shorthand, typewriting, English, etc.

No commission; genuine ability, the one and only basis of deciding fitness. Moreover, the recommendation is given by personal knowledge, gained by daily contact with the candidate.

Write for "specifications."

C. J. ARGUBRIGHT, President
BATTLE CREEK, MICH.

Martin's
Diplomas

INTENTIONALLY GOOD

See our attractive line of engraved designs for any kind of school: The quality does not suffer by comparison.

For samples and prices address

MARTIN DIPLOMA COMPANY,
Boston, Mass.
EDUCATIONAL BUILDING, NEW YORK CITY.

There are many penholders on the market; but the **MAGNUSSON PROFESSIONAL** is the only penholder that has won its reputation on its own merit for ornamental writing. The thin stem which is so desirable cannot be made successfully with an automatic lathe, therefore they are **HAND MADE** of select rosewood. (Look for the brand.)

12 Inch Inlaid	.....	\$1.00
12 Inch Plain	.....	.50
8 Inch Inlaid	.....	.50
8 Inch Plain	.....	.25

A. MAGNUSSON
QUINCY ILLINOIS

A PROFITABLE VOCATION

Learn to letter Price Tickets and show Cards. It is easy to do **RAPID, CLEAN CUT LETTERING** with our Improved Lettering Pens. **MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS.**

Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 2 Colors of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets, prepaid \$1.00.

THE NEWTON AUTOMATIC SHADING PEN CO., DEPT. C., Pontiac, Mich., U. S. A.

Personal and News Notes

W. P. Miller, of Lawton, Mich., is a new commercial teacher in the Ritzville (Wash.) High School.

W. C. Hanson, of Whitewater, Wis., is in charge of the shorthand and typewriting departments of the Stewart Commercial School, Grafton, W. Va.

J. W. McIntyre, of the Western Normal School, Shenandoah, Iowa, has joined the staff of the Lincoln (Neb.) Business College.

F. E. Weakly, Chicago, is a new assistant in the Little Rock (Ark.) High School.

James M. Bragg, recently of Columbia University, is the new commercial teacher in the Granite County High School, Philipsburg, Mont.

Florence Lamphere, Big Rapids, Mich., is at the head of the shorthand department of Huron (S. Dak.) College.

G. G. Hill, of Goldey College, Wilmington, Del., is the new commercial teacher in Dickinson Seminary, Williamsport, Pa.

Roxy Overall is teaching in the Virginia Commercial College, Lynchburg.

Alva J. Henson, of Norwich, Kan., is supervisor of penmanship in the El Dorado (Kan.) schools.

Philip Dwinnell is the new commercial teacher in the Chillicothe (Ohio) Business College.

Theodora Schmirler is the new commercial teacher in the Merrilan (Wis.) High School.

H. A. Roush, recently of Cincinnati, is a new commercial teacher at the Spencerian School, Cleveland.

Roger McGiffin, of Isleta, Ohio, is with the Douglas Business College, McKeesport, Pa.

H. H. Comins, for several years at the head of the commercial work in the Danbury (Conn.) High School, has been elected teacher of shorthand in the new Clerical High School, Boston, of which R. G. Laird is the new principal.

J. H. Bassett, Columbus, Ohio, is supervising penmanship in the Ashtabula (Ohio) schools.

Nellie F. Quinley, last year at Boonton, N. J., is the new commercial teacher in the Yarmouthport (Mass.) High School.

Nellie Walter, Point Pleasant, Pa., is with the Brown Preparatory School, Philadelphia.

Alice Landon, of Lowell, is the new shorthand teacher in the Malden (Mass.) Commercial School.

Ellen C. Talcott is a new assistant commercial teacher in the Danbury (Conn.) High School.

A. G. Edwards, Salina, Kan., is a new commercial teacher in the Cheyenne (Wyo.) High School.

Fred O. Signs goes to the Ottumwa (Ia.) High School, as head of the commercial work.

Jay W. Miller, last year principal of Williams Business College at Beaver Dam, Wis., is the new assistant in the commercial department of the Dakota Wesleyan University, Mitchell, S. Dak.

Agnes Schue is a new shorthand teacher in the Harvey Commercial School of Utica, N. Y.

C. A. Gard, of Wellston, Ohio, is head of the commercial department of the Ashtabula (Ohio) High School.

M. B. Wooten, Bowling Green, Ky., is the new commercial teacher in the Stevens Point (Wis.) High School.

Harold E. Cowan, last year with the Manchester (N. H.) High School, is to be a new assistant in the Passaic (N. J.) High School.

E. O. Potts is the new commercial teacher in the Douglas (Ariz.) High School.

C. W. Brown, last year at McCook, Neb., has charge of the commercial work in the Township High School at Herrin, Ill.

Miss J. K. Hilkert, of Brooklyn, N. Y., is teaching shorthand in the Isaacs-Woodbury Business College, Los Angeles.

Mr. Arbogast is a new commercial teacher in the Charlotte Hall (Md.) School.

Louise Cushman has charge of commercial work in the Putnam (Conn.) High School.

R. V. Thornton is a new man on the staff of the Waukegan (Ill.) Business College.

JOSEPHINE TURCK BAKER'S LATEST PUBLICATION

Correct Business Letter Writing and Business English

A Book for Every Business and Professional Man and Woman

PRICE **\$1.25** Express
Prepaid

Examination Copy 65 Cents, Prepaid

CONTENTS

CORRECT FORMS IN BUSINESS LETTERS.

Models of Headings, Introductions, Conclusions, and Superscriptions for Business Letters to both men and women (married and unmarried), Individuals, Firms, and Corporations.

TITLES USED IN SECULAR PROFESSIONS.

To the President of a College, To a Professor, To a Doctor, To a Lawyer.

MODELS FOR THE INTRODUCTION AND THE SUPERSSCRIPTION OF LETTERS TO THE CLERGY.

To a Cardinal, To an Archbishop, To a Bishop, To a Rector, To a Priest, To a Clergyman, To a Female Superior of a Religious Order, To a Female Member of a Religious Order.

MODELS FOR THE INTRODUCTION AND THE SUPERSSCRIPTION OF LETTERS TO GOVERNMENT OFFICIALS.

To the President, To the Vice-President, To the Speaker of the House of Representatives, To the Chief Justice of the United States, To the Justice of the Supreme Court, To the Cabinet Officers, To Members of Congress.

THE BODY OF THE LETTER.

The Form.
The Initial Word.
The Paragraph.
The Structure.
The Connective.
The Tabulated List.

The Writing of Amounts in Business Letters (Contracts, Advertisements, etc.).

When written in full followed by figure in parenthesis; when written in full without figures; when written with figures alone.

LETTERS AND ADVERTISEMENTS EXEMPLIFYING THE WRITING OF NUMBERS

THE CONCLUSION OF A LETTER

The Complimentary Close, the Signature.

MODELS FOR THE COMPLIMENTARY CLOSE

Models for the Signature.
Of an Individual.
Of a Firm.
Of an Unmarried Woman.
Of a Married Woman.

THE SUPERSSCRIPTION.

The Contents.
The Position.
Punctuation.

THE IDEAL BUSINESS LETTER—WHAT IT SHOULD BE. CAPITALIZATION.

Rules and Illustrations.

GEOGRAPHICAL NAMES, HOW TO CAPITALIZE THEM.

PUNCTUATION.

Rules and Illustrations.

BUSINESS ENGLISH FOR THE BUSINESS MAN.

Comprehensive Alphabetic List of Business Words and Expressions.

ABBREVIATIONS, COMPLETE ALPHABETIC LIST

ABBREVIATIONS OF MONTHS AND STATES

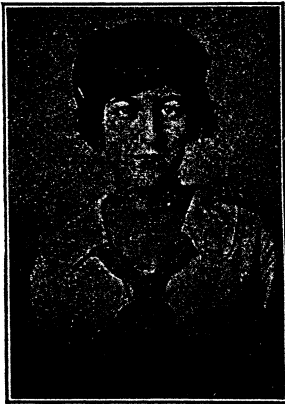
THE HYPHEN

BUSINESS COMPOUND WORDS: HOW TO WRITE THEM.

Complete Alphabetic List

CORRECT ENGLISH PUBLISHING COMPANY
EVANSTON, ILLINOIS

Say I saw it in The American Penman



MISS DOROTHY LIEBTAG of Cincinnati, who wrote seventy-one words per minute for fifteen minutes, *absolutely without error.*

Winners in Remington Accuracy Contest



MR. R. D. LILLIE, of Tacoma Park, D. C., who wrote sixty-two words per minute for fifteen minutes, *absolutely without error.*

MISS LIEBTAG and MR. LILLIE made these records at the June Semi-Annual Remington Accuracy Contests.

Each received the prize of a new Remington Typewriter offered to operators of Remington-made machines who write sixty words or more per minute for fifteen minutes, absolutely without error. This prize is open to all operators of Remington-made machines, except present or former employees of typewriter companies.

MISS LIEBTAG and MR. LILLIE have done more than win a valuable prize. They have won a victory for typing efficiency which should interest every stenographer and every student in the country.

They have proved that "sixty words or better a minute for fifteen minutes, without error," CAN BE DONE, not only by the specially trained speed writer, but by the ordinary commercial stenographer. We knew it. We offered these prizes to prove it—and more. We offered them

as an incentive which would develop the efficiency and earning capacity of *every operator of a Remington-made typewriter.*

Now that two typists—regular commercial typists—have proved that *it can be done*, why don't YOU do it? The prize we offer will pay you, and the efficiency you will develop in winning the prize will pay you better still.

Next contest in January, 1915. Apply for full particulars at the nearest Remington office and begin practice NOW.

Remington Typewriter Company

[Incorporated]

New York and Everywhere